

**2 0 2 3**

# **MISSOURI LIFE, ACCIDENT, & HEALTH SUPPLEMENT REPORT**

**Missouri Department of Commerce & Insurance**



**DCI**

Missouri Department of Commerce & Insurance

# TABLE OF CONTENTS

<b>1</b>	<b><i>PREFACE</i></b> .....	<b>4</b>
<b>2</b>	<b><i>DISCLAIMER</i></b> .....	<b>5</b>
<b>3</b>	<b><i>DEFINITION OF TERMS</i></b> .....	<b>6</b>
<b>4</b>	<b><i>HISTORICAL TRENDS BY LINE OF BUSINESS</i></b> .....	<b>10</b>
	INDIVIDUAL: WHOLE LIFE .....	10
	INDIVIDUAL: TERM LIFE .....	10
	INDIVIDUAL: UNIVERSAL LIFE .....	11
	INDIVIDUAL: GRADED DEATH BENEFITS .....	11
	INDIVIDUAL: CREDIT LIFE .....	12
	INDIVIDUAL: VARIABLE LIFE .....	12
	INDIVIDUAL: ANNUITIES ORDINARY .....	13
	INDIVIDUAL: ANNUITIES VARIABLE .....	13
	INDIVIDUAL: ANNUITIES MODIFIED GUARANTEED .....	14
	INDIVIDUAL: ANNUITIES EQUITY INDEXED .....	14
	INDIVIDUAL: DEPOSIT-TYPE CONTRACT FUNDS .....	15
	INDIVIDUAL: OTHER CONSIDERATIONS .....	15
	TOTAL INDIVIDUAL LIFE .....	16
	GROUP: WHOLE LIFE .....	16
	GROUP: TERM LIFE .....	17
	GROUP: UNIVERSAL LIFE .....	17
	GROUP: GRADED DEATH BENEFITS .....	18
	GROUP: CREDIT LIFE .....	18
	GROUP: VARIABLE LIFE .....	19
	GROUP: ANNUITIES ORDINARY .....	19
	GROUP: ANNUITIES VARIABLE .....	20
	GROUP: ANNUITIES MODIFIED GUARANTEED .....	20
	GROUP: ANNUITIES EQUITY INDEXED .....	21
	GROUP: DEPOSIT-TYPE CONTRACTS .....	21
	GROUP: OTHER CONSIDERATIONS .....	22
	TOTAL GROUP LIFE .....	22
	TOTAL LIFE .....	23
	INDIVIDUAL: COMPREHENSIVE MEDICAL EXPENSE .....	24
	INDIVIDUAL: MEDICARE SUPPLEMENT .....	24
	INDIVIDUAL: LONG-TERM CARE .....	25
	INDIVIDUAL: SPECIFIED DISEASE .....	25
	INDIVIDUAL: ACCIDENT ONLY .....	26
	INDIVIDUAL: DISABILITY INCOME .....	26
	INDIVIDUAL: DENTAL .....	27
	INDIVIDUAL: LIMITED BENEFIT .....	27
	INDIVIDUAL: SHORT-TERM CREDIT DISABILITY .....	28
	INDIVIDUAL: LONG-TERM CREDIT DISABILITY .....	28
	INDIVIDUAL: CREDIT UNEMPLOYMENT .....	29
	INDIVIDUAL: STOP LOSS .....	29
	MEDICARE PART D .....	30

MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT .....	30
TOTAL INDIVIDUAL ACCIDENT & HEALTH .....	31
SMALL EMPLOYER.....	31
LARGE EMPLOYER/UNION .....	32
ASSOCIATION .....	32
DISCRETIONARY .....	33
FEDERAL EMPLOYEES .....	33
MEDICARE SUPPLEMENT .....	34
LONG-TERM CARE .....	34
SPECIFIED DISEASE .....	35
ACCIDENT ONLY .....	35
DISABILITY INCOME .....	36
DENTAL .....	36
LIMITED BENEFIT .....	37
SHORT-TERM CREDIT DISABILITY .....	37
LONG-TERM CREDIT DISABILITY .....	38
CREDIT UNEMPLOYMENT .....	38
STOP LOSS .....	39
MEDICARE PART D.....	39
MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT.....	40
TOTAL GROUP ACCIDENT & HEALTH .....	40
TOTAL ACCIDENT & HEALTH.....	41

## **5      *INDIVIDUAL LIFE INSURANCE BY LINE OF BUSINESS BY COMPANY* ..... 42**

INDIVIDUAL: WHOLE LIFE .....	42
INDIVIDUAL: TERM LIFE .....	60
INDIVIDUAL: UNIVERSAL LIFE.....	74
INDIVIDUAL: GRADED DEATH BENEFITS .....	89
INDIVIDUAL: CREDIT LIFE .....	92
INDIVIDUAL: VARIABLE LIFE .....	93
INDIVIDUAL: ANNUITIES ORDINARY .....	94
INDIVIDUAL: ANNUITIES VARIABLE.....	111
INDIVIDUAL: ANNUITIES MODIFIED GUARANTEED.....	114
INDIVIDUAL: ANNUITIES EQUITY INDEXED .....	117
INDIVIDUAL: DEPOSIT-TYPE CONTRACT FUNDS.....	119
INDIVIDUAL: OTHER CONSIDERATIONS.....	125
TOTAL INDIVIDUAL LIFE .....	128

## **6      *GROUP LIFE INSURANCE BY LINE OF BUSINESS BY COMPANY* ..... 150**

GROUP: WHOLE LIFE.....	150
GROUP: TERM LIFE .....	154
GROUP: UNIVERSAL LIFE .....	162
GROUP: GRADED DEATH BENEFITS .....	165
GROUP: CREDIT LIFE.....	166
GROUP: VARIABLE LIFE .....	167
GROUP: ANNUITIES ORDINARY .....	168
GROUP: ANNUITIES VARIABLE.....	174
GROUP: ANNUITIES MODIFIED GUARANTEED.....	177
GROUP: ANNUITIES EQUITY INDEXED .....	178

GROUP: DEPOSIT-TYPE CONTRACTS .....	<b>180</b>
GROUP: OTHER CONSIDERATIONS .....	<b>182</b>
TOTAL GROUP LIFE .....	<b>184</b>
TOTAL LIFE .....	<b>197</b>

## **7      *INDIVIDUAL ACCIDENT & HEALTH INSURANCE BY LINE OF BUSINESS BY COMPANY* .....**

INDIVIDUAL: COMPREHENSIVE MEDICAL EXPENSE .....	<b>221</b>
INDIVIDUAL: MEDICARE SUPPLEMENT .....	<b>224</b>
INDIVIDUAL: LONG-TERM CARE .....	<b>232</b>
INDIVIDUAL: SPECIFIED DISEASE .....	<b>237</b>
INDIVIDUAL: ACCIDENT ONLY .....	<b>244</b>
INDIVIDUAL: DISABILITY INCOME .....	<b>251</b>
INDIVIDUAL: DENTAL .....	<b>258</b>
INDIVIDUAL: LIMITED BENEFIT .....	<b>261</b>
INDIVIDUAL: SHORT-TERM CREDIT DISABILITY .....	<b>267</b>
INDIVIDUAL: LONG-TERM CREDIT DISABILITY .....	<b>268</b>
INDIVIDUAL: STOP LOSS .....	<b>269</b>
MEDICARE PART D .....	<b>270</b>
MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT .....	<b>271</b>
TOTAL INDIVIDUAL ACCIDENT & HEALTH .....	<b>273</b>

## **8      *GROUP ACCIDENT & HEALTH INSURANCE BY LINE OF BUSINESS BY COMPANY* .....**

SMALL EMPLOYER .....	<b>292</b>
LARGE EMPLOYER/UNION .....	<b>293</b>
ASSOCIATION .....	<b>295</b>
DISCRETIONARY .....	<b>296</b>
FEDERAL EMPLOYEES .....	<b>297</b>
MEDICARE SUPPLEMENT .....	<b>298</b>
LONG-TERM CARE .....	<b>300</b>
SPECIFIED DISEASE .....	<b>302</b>
ACCIDENT ONLY .....	<b>306</b>
DISABILITY INCOME .....	<b>313</b>
DENTAL .....	<b>319</b>
LIMITED BENEFIT .....	<b>323</b>
SHORT-TERM CREDIT DISABILITY .....	<b>329</b>
LONG-TERM CREDIT DISABILITY .....	<b>330</b>
CREDIT UNEMPLOYMENT .....	<b>331</b>
STOP LOSS .....	<b>332</b>
MEDICARE PART D .....	<b>335</b>
MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT .....	<b>336</b>
TOTAL GROUP ACCIDENT & HEALTH .....	<b>337</b>
TOTAL ACCIDENT & HEALTH .....	<b>351</b>

# 1 PREFACE

The 2023 Missouri Life, Accident, & Health Supplement Report presents data collected by the Missouri Department of Commerce & Insurance (DCI) from companies that file annual statement supplements for Missouri in 2023. This form is used to collect data in greater detail than reported in the Annual Statements. All life, health service corporation, and fraternal companies are required to complete this form per 20 CSR 200-1.037, 374.040 RSMo., and 374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement.

This paper includes two sections. The first section includes ten year historical trends by line of business. The second section provides premium and loss information for each line of business, by company, ranked by market share.

## 2 DISCLAIMER

This report is based upon data provided by insurers to the Missouri Department of Commerce & Insurance (DCI). These data include detailed claim and premium volume information that insurers are required to report under 20 CSR 200-1.037. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

### ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Medical Professional Liability Insurance Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Products Liability Report
- Missouri Property & Casualty Supplement Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobiles
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

# 3 DEFINITION OF TERMS

## GENERAL

**DIVIDENDS PAID:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**MARKET SHARE:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**NUMBER OF INSURED:** For individual policies, the number of insureds includes dependents. For group policies, the number of insureds equals the number of certificate holders plus all dependents.

**RANK BY MARKET SHARE:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of one (1).

## LIFE & ANNUITY

**DIRECT PREMIUMS:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**ANNUITY CONSIDERATIONS:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**DIRECT CLAIMS AND BENEFITS PAID:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**LIFE INSURANCE IN FORCE:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**BENEFITS RATIO:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**CASH FLOW LOSS RATIO:** The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**WHOLE LIFE:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though legally whole life contracts are nondivisible entities, they continue to be explained as a combination of “term insurance protection” and “savings”. A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**TERM LIFE:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**UNIVERSAL LIFE:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**GRADED DEATH BENEFIT:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**CREDIT LIFE:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**VARIABLE LIFE:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo., of the insurance laws of the state of domicile of a foreign or alien insurer.

**ANNUITIES:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**ORDINARY:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**VARIABLE:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**MODIFIED GUARANTEED:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**EQUITY INDEXED:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**DEPOSIT-TYPE FUNDS:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**OTHER CONSIDERATIONS:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

## **ACCIDENT & HEALTH**

**DIRECT PREMIUMS WRITTEN:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**DIRECT PREMIUMS EARNED:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**DIRECT LOSSES PAID:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**DIRECT LOSSES INCURRED:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**LOSS RATIO:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**CASH FLOW LOSS RATIO:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**MEDICAL EXPENSE:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**SMALL EMPLOYER (2 – 50 EMPLOYEES):** Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of Federal Law, including but not limited to the Health Insurance Portability and Accountability Act (HIPAA) and the Public Health Service Act (PHS Act), and the Missouri Small Employer Health Insurance Availability Act.

**MEDICARE SUPPLEMENT:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**LONG-TERM CARE:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**SPECIFIED DISEASE:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**ACCIDENT ONLY:** A form of health insurance against loss by bodily injury.

**DISABILITY INCOME:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**LIMITED BENEFIT:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.  
**Short-Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**LONG-TERM CREDIT DISABILITY (MORTGAGE):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**CREDIT UNEMPLOYMENT:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**STOP LOSS:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**MEDICARE PART D:** Optional prescription drug benefits provided through Medicare.

**MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105- 33.

## 4 HISTORICAL TRENDS BY LINE OF BUSINESS

### INDIVIDUAL: WHOLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$729,180,975	\$818,993,472	\$281,953,922	112.3%	151.0%	−3.5%
2015	\$728,998,826	\$792,816,948	\$288,003,675	108.8%	148.3%	−0.0%
2016	\$764,184,981	\$790,506,056	\$289,185,492	103.4%	141.3%	4.8%
2017	\$775,630,125	\$771,374,555	\$276,746,998	99.5%	135.1%	1.5%
2018	\$790,335,343	\$883,419,376	\$271,555,935	111.8%	146.1%	1.9%
2019	\$803,680,907	\$969,884,037	\$273,080,455	120.7%	154.7%	1.7%
2020	\$809,875,039	\$924,943,383	\$283,399,593	114.2%	149.2%	0.8%
2021	\$879,876,012	\$956,198,611	\$276,707,732	108.7%	140.1%	8.6%
2022	\$866,845,398	\$1,028,808,634	\$261,946,376	118.7%	148.9%	−1.5%
2023	\$874,717,094	\$869,079,019	\$265,427,031	99.4%	129.7%	0.9%

### INDIVIDUAL: TERM LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$484,969,357	\$303,835,016	\$8,678,012	62.7%	64.4%	−0.3%
2015	\$511,193,270	\$339,538,182	\$8,441,483	66.4%	68.1%	5.4%
2016	\$515,043,648	\$287,841,564	\$8,464,889	55.9%	57.5%	0.8%
2017	\$525,385,950	\$339,675,856	\$8,845,988	64.7%	66.3%	2.0%
2018	\$545,233,882	\$312,433,553	\$8,854,933	57.3%	58.9%	3.8%
2019	\$558,083,312	\$348,190,973	\$8,822,543	62.4%	64.0%	2.4%
2020	\$583,114,130	\$380,741,956	\$8,601,831	65.3%	66.8%	4.5%
2021	\$608,898,381	\$448,760,979	\$8,532,070	73.7%	75.1%	4.4%
2022	\$622,532,838	\$442,704,256	\$8,309,324	71.1%	72.4%	2.2%
2023	\$590,534,769	\$405,722,415	\$7,798,223	68.7%	70.0%	−5.1%

## INDIVIDUAL: UNIVERSAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$657,668,471	\$852,420,020	\$10,606,141	129.6%	131.2%	−3.0%
2015	\$705,749,417	\$839,767,533	\$9,782,936	119.0%	120.4%	7.3%
2016	\$676,787,654	\$819,081,062	\$8,804,115	121.0%	122.3%	−4.1%
2017	\$660,286,496	\$943,715,575	\$8,499,156	142.9%	144.2%	−2.4%
2018	\$688,580,364	\$992,234,625	\$7,899,033	144.1%	145.2%	4.3%
2019	\$678,294,694	\$760,857,300	\$7,369,700	112.2%	113.3%	−1.5%
2020	\$717,052,897	\$647,129,980	\$6,257,842	90.2%	91.1%	5.7%
2021	\$796,038,412	\$705,700,881	\$5,570,618	88.7%	89.4%	11.0%
2022	\$780,778,609	\$756,884,370	\$4,406,140	96.9%	97.5%	−1.9%
2023	\$571,617,551	\$668,045,153	\$4,185,156	116.9%	117.6%	−26.8%

## INDIVIDUAL: GRADED DEATH BENEFITS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$10,423,282	\$7,318,417	\$22,086	70.2%	70.4%	3.3%
2015	\$11,447,960	\$8,800,530	\$16,088	76.9%	77.0%	9.8%
2016	\$12,682,716	\$8,345,230	\$13,428	65.8%	65.9%	10.8%
2017	\$14,364,003	\$8,971,298	\$10,150	62.5%	62.5%	13.3%
2018	\$16,557,038	\$9,388,018	\$13,128	56.7%	56.8%	15.3%
2019	\$16,915,097	\$9,434,450	\$7,905	55.8%	55.8%	2.2%
2020	\$19,887,291	\$11,572,346	\$62,164	58.2%	58.5%	17.6%
2021	\$21,690,818	\$13,020,188	\$65,686	60.0%	60.3%	9.1%
2022	\$23,471,851	\$13,626,529	\$55,824	58.1%	58.3%	8.2%
2023	\$17,490,588	\$11,559,621	\$78,580	66.1%	66.5%	−25.5%

## INDIVIDUAL: CREDIT LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$1,150,748	\$587,641	\$0	51.1%	51.1%	–5.4%
2015	\$832,714	\$639,152	\$0	76.8%	76.8%	–27.6%
2016	\$1,343,514	\$974,962	\$0	72.6%	72.6%	61.3%
2017	\$1,297,192	\$770,059	\$92,355	59.4%	66.5%	–3.4%
2018	\$1,185,477	\$799,330	\$0	67.4%	67.4%	–8.6%
2019	\$1,190,570	\$733,486	\$0	61.6%	61.6%	0.4%
2020	\$1,217,811	\$850,632	\$0	69.8%	69.8%	2.3%
2021	\$1,220,988	\$1,191,952	\$0	97.6%	97.6%	0.3%
2022	\$3,094,844	\$842,486	\$0	27.2%	27.2%	153.5%
2023	\$3,578,734	\$906,517	\$0	25.3%	25.3%	15.6%

## INDIVIDUAL: VARIABLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$190,430,914	\$253,784,069	\$4,512,315	133.3%	135.6%	23.6%
2015	\$169,617,933	\$257,993,770	\$4,607,563	152.1%	154.8%	–10.9%
2016	\$162,552,940	\$261,222,359	\$4,317,521	160.7%	163.4%	–4.2%
2017	\$172,532,787	\$206,031,306	\$4,864,911	119.4%	122.2%	6.1%
2018	\$184,764,931	\$224,094,911	\$5,303,033	121.3%	124.2%	7.1%
2019	\$243,335,956	\$244,113,524	\$4,015,116	100.3%	102.0%	31.7%
2020	\$214,318,001	\$246,324,573	\$3,773,572	114.9%	116.7%	–11.9%
2021	\$236,256,648	\$257,484,207	\$3,823,558	109.0%	110.6%	10.2%
2022	\$219,739,525	\$260,475,484	\$5,495,929	118.5%	121.0%	–7.0%
2023	\$102,763,452	\$111,875,618	\$5,891,014	108.9%	114.6%	–53.2%

## INDIVIDUAL: ANNUITIES ORDINARY

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$760,899,614	\$1,314,658,911	\$39,970,327	172.8%	178.0%	–7.3%
2015	\$1,010,352,796	\$1,417,074,100	\$37,848,313	140.3%	144.0%	32.8%
2016	\$789,558,816	\$1,088,175,289	\$42,145,400	137.8%	143.2%	–21.9%
2017	\$808,264,043	\$1,135,245,412	\$35,759,816	140.5%	144.9%	2.4%
2018	\$966,691,378	\$1,367,863,486	\$38,073,879	141.5%	145.4%	19.6%
2019	\$1,130,108,831	\$1,325,260,748	\$34,631,430	117.3%	120.3%	16.9%
2020	\$1,196,697,406	\$1,128,293,483	\$35,086,784	94.3%	97.2%	5.9%
2021	\$1,556,881,060	\$1,263,912,510	\$28,950,012	81.2%	83.0%	30.1%
2022	\$2,351,536,800	\$1,377,112,571	\$39,791,533	58.6%	60.3%	51.0%
2023	\$2,677,244,485	\$2,033,280,437	\$25,806,714	75.9%	76.9%	13.9%

## INDIVIDUAL: ANNUITIES VARIABLE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$3,640,759,573	\$2,683,168,752	\$576,892	73.7%	73.7%	4.9%
2015	\$2,880,957,952	\$2,641,997,771	\$623,014	91.7%	91.7%	–20.9%
2016	\$2,025,792,307	\$2,571,025,163	\$591,721	126.9%	126.9%	–29.7%
2017	\$1,523,345,155	\$3,156,736,691	\$596,897	207.2%	207.3%	–24.8%
2018	\$1,579,684,923	\$3,680,614,002	\$638,554	233.0%	233.0%	3.7%
2019	\$1,969,980,345	\$4,358,601,976	\$572,284	221.3%	221.3%	24.7%
2020	\$2,070,662,761	\$3,824,607,952	\$580,055	184.7%	184.7%	5.1%
2021	\$2,260,901,165	\$4,707,625,569	\$549,788	208.2%	208.2%	9.2%
2022	\$1,971,172,498	\$3,611,994,065	\$629,776	183.2%	183.3%	–12.8%
2023	\$1,494,942,098	\$4,358,376,686	\$22,582,826	291.5%	293.1%	–24.2%

## INDIVIDUAL: ANNUITIES MODIFIED GUARANTEED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$6,632,131	\$29,208,591	\$0	440.4%	440.4%	–6.5%
2015	\$8,061,782	\$19,973,129	\$0	247.8%	247.8%	21.6%
2016	\$14,436,721	\$20,077,016	\$0	139.1%	139.1%	79.1%
2017	\$11,346,544	\$304,948,988	\$0	2,687.6%	2,687.6%	–21.4%
2018	\$19,972,720	\$35,622,744	\$0	178.4%	178.4%	76.0%
2019	\$16,804,675	\$41,101,824	\$0	244.6%	244.6%	–15.9%
2020	\$34,612,526	\$45,086,468	\$0	130.3%	130.3%	106.0%
2021	\$39,753,283	\$31,363,459	\$0	78.9%	78.9%	14.9%
2022	\$76,460,907	\$32,955,716	\$0	43.1%	43.1%	92.3%
2023	\$51,019,890	\$35,820,357	\$0	70.2%	70.2%	–33.3%

## INDIVIDUAL: ANNUITIES EQUITY INDEXED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$1,257,275,749	\$395,437,039	\$0	31.5%	31.5%	52.4%
2015	\$1,052,902,085	\$205,920,922	\$0	19.6%	19.6%	–16.3%
2016	\$1,418,178,246	\$441,305,718	\$0	31.1%	31.1%	34.7%
2017	\$1,243,055,788	\$508,866,309	\$0	40.9%	40.9%	–12.3%
2018	\$1,528,721,431	\$635,138,379	\$0	41.5%	41.5%	23.0%
2019	\$1,488,263,255	\$677,443,796	\$0	45.5%	45.5%	–2.6%
2020	\$1,154,178,097	\$769,747,137	\$0	66.7%	66.7%	–22.4%
2021	\$1,363,335,298	\$950,195,010	\$0	69.7%	69.7%	18.1%
2022	\$1,934,330,294	\$999,518,662	\$0	51.7%	51.7%	41.9%
2023	\$2,239,590,871	\$1,506,805,035	\$0	67.3%	67.3%	15.8%

## INDIVIDUAL: DEPOSIT-TYPE CONTRACT FUNDS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$86,004,822	\$43,516,745	\$0	50.6%	50.6%	–30.0%
2015	\$86,489,700	\$48,147,581	\$–1	55.7%	55.7%	0.6%
2016	\$93,163,703	\$62,905,018	\$0	67.5%	67.5%	7.7%
2017	\$88,322,375	\$67,670,481	\$0	76.6%	76.6%	–5.2%
2018	\$94,538,449	\$73,761,539	\$0	78.0%	78.0%	7.0%
2019	\$99,623,113	\$99,999,733	\$0	100.4%	100.4%	5.4%
2020	\$89,099,206	\$71,401,733	\$0	80.1%	80.1%	–10.6%
2021	\$91,645,557	\$57,203,456	\$0	62.4%	62.4%	2.9%
2022	\$1,008,357,259	\$116,454,403	\$0	11.5%	11.5%	1,000.3%
2023	\$1,319,797,929	\$77,474,849	\$0	5.9%	5.9%	30.9%

## INDIVIDUAL: OTHER CONSIDERATIONS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$94,471,695	\$397,965,125	\$0	421.3%	421.3%	–12.8%
2015	\$103,558,273	\$255,857,454	\$0	247.1%	247.1%	9.6%
2016	\$85,428,719	\$210,492,899	\$0	246.4%	246.4%	–17.5%
2017	\$120,119,307	\$219,885,403	\$0	183.1%	183.1%	40.6%
2018	\$115,923,691	\$226,435,378	\$0	195.3%	195.3%	–3.5%
2019	\$6,465,644	\$221,869,504	\$0	3,431.5%	3,431.5%	–94.4%
2020	\$3,371,346	\$179,129,522	\$0	5,313.3%	5,313.3%	–47.9%
2021	\$5,117,333	\$218,285,568	\$0	4,265.6%	4,265.6%	51.8%
2022	\$2,309,493	\$302,764,973	\$0	13,109.6%	13,109.6%	–54.9%
2023	\$89,895,343	\$138,153,992	\$559,647	153.7%	154.3%	3,792.4%

## TOTAL INDIVIDUAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$7,919,867,332	\$7,100,893,798	\$346,319,695	89.7%	94.0%	6.4%
2015	\$7,270,162,708	\$6,828,527,072	\$349,323,071	93.9%	98.7%	−8.2%
2016	\$6,559,153,968	\$6,561,952,337	\$353,522,566	100.0%	105.4%	−9.8%
2017	\$5,943,949,765	\$7,663,891,932	\$335,416,272	128.9%	134.6%	−9.4%
2018	\$6,532,189,631	\$8,441,805,340	\$332,338,495	129.2%	134.3%	9.9%
2019	\$7,012,746,399	\$9,057,491,351	\$328,499,433	129.2%	133.8%	7.4%
2020	\$6,894,086,511	\$8,229,829,165	\$337,761,841	119.4%	124.3%	−1.7%
2021	\$7,861,614,955	\$9,610,942,390	\$324,199,464	122.3%	126.4%	14.0%
2022	\$9,860,630,316	\$8,944,142,149	\$320,634,902	90.7%	94.0%	25.4%
2023	\$10,033,192,804	\$10,217,099,699	\$332,329,191	101.8%	105.1%	1.8%

## GROUP: WHOLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$47,375,128	\$85,366,637	\$72,007	180.2%	180.3%	6.5%
2015	\$53,726,734	\$105,148,186	\$40,128	195.7%	195.8%	13.4%
2016	\$95,534,219	\$154,543,685	\$516,819	161.8%	162.3%	77.8%
2017	\$60,526,927	\$92,790,390	\$330,312	153.3%	153.9%	−36.6%
2018	\$43,498,371	\$93,739,508	\$48,424	215.5%	215.6%	−28.1%
2019	\$38,609,147	\$31,605,609	\$14,845	81.9%	81.9%	−11.2%
2020	\$56,588,825	\$60,916,808	\$15,797	107.6%	107.7%	46.6%
2021	\$45,865,677	\$46,952,109	\$15,853	102.4%	102.4%	−18.9%
2022	\$41,180,646	\$46,696,757	\$3,889	113.4%	113.4%	−10.2%
2023	\$59,430,278	\$39,609,053	\$20,866	66.6%	66.7%	44.3%

## GROUP: TERM LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$473,735,764	\$378,880,189	\$1,702,453	80.0%	80.3%	2.7%
2015	\$484,429,841	\$376,373,301	\$1,322,907	77.7%	78.0%	2.3%
2016	\$475,230,911	\$297,520,323	\$1,169,131	62.6%	62.9%	−1.9%
2017	\$507,813,492	\$385,781,284	\$1,660,330	76.0%	76.3%	6.9%
2018	\$531,820,140	\$400,585,106	\$1,417,243	75.3%	75.6%	4.7%
2019	\$528,415,026	\$422,121,559	\$1,396,600	79.9%	80.1%	−0.6%
2020	\$539,326,139	\$434,868,809	\$1,177,480	80.6%	80.9%	2.1%
2021	\$605,945,752	\$550,629,913	\$1,096,314	90.9%	91.1%	12.4%
2022	\$550,566,596	\$604,233,167	\$738,897	109.7%	109.9%	−9.1%
2023	\$592,491,916	\$376,074,810	\$948,229	63.5%	63.6%	7.6%

## GROUP: UNIVERSAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$67,546,946	\$258,151,447	\$60,805	382.2%	382.3%	−13.1%
2015	\$114,894,398	\$203,011,137	\$31,604	176.7%	176.7%	70.1%
2016	\$67,893,912	\$196,644,718	\$1,472	289.6%	289.6%	−40.9%
2017	\$106,639,066	\$201,692,601	\$37	189.1%	189.1%	57.1%
2018	\$38,377,947	\$214,229,102	\$38	558.2%	558.2%	−64.0%
2019	\$61,941,498	\$45,254,327	\$39	73.1%	73.1%	61.4%
2020	\$27,173,457	\$143,201,748	\$35	527.0%	527.0%	−56.1%
2021	\$36,609,553	\$−644,224,352	\$0	−1,759.7%	−1,759.7%	34.7%
2022	\$117,946,479	\$47,876,627	\$0	40.6%	40.6%	222.2%
2023	\$45,819,546	\$28,217,075	\$10	61.6%	61.6%	−61.2%

## GROUP: GRADED DEATH BENEFITS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$8,869,181	\$19,448,194	\$0	219.3%	219.3%	–6.9%
2015	\$8,338,956	\$64,330,512	\$0	771.4%	771.4%	–6.0%
2016	\$8,630,997	\$68,685,851	\$0	795.8%	795.8%	3.5%
2017	\$5,646,219	\$12,458,030	\$1,449	220.6%	220.7%	–34.6%
2018	\$5,083,883	\$7,691,394	\$1,330	151.3%	151.3%	–10.0%
2019	\$4,773,219	\$172,517,078	\$752	3,614.3%	3,614.3%	–6.1%
2020	\$4,521,387	\$98,648,943	\$482	2,181.8%	2,181.8%	–5.3%
2021	\$4,433,309	\$918,427,157	\$268	20,716.5%	20,716.5%	–1.9%
2022	\$4,139,433	\$227,066,651	\$355	5,485.5%	5,485.5%	–6.6%
2023	\$4,027,540	\$90,356,868	\$0	2,243.5%	2,243.5%	–2.7%

## GROUP: CREDIT LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$19,008,688	\$9,917,443	\$0	52.2%	52.2%	4.0%
2015	\$18,627,969	\$8,761,786	\$0	47.0%	47.0%	–2.0%
2016	\$13,912,434	\$7,687,726	\$0	55.3%	55.3%	–25.3%
2017	\$12,454,766	\$7,732,228	\$0	62.1%	62.1%	–10.5%
2018	\$12,409,238	\$7,268,590	\$0	58.6%	58.6%	–0.4%
2019	\$12,501,881	\$6,197,118	\$0	49.6%	49.6%	0.7%
2020	\$10,086,031	\$5,852,085	\$0	58.0%	58.0%	–19.3%
2021	\$11,277,759	\$5,666,023	\$0	50.2%	50.2%	11.8%
2022	\$8,896,216	\$4,774,757	\$0	53.7%	53.7%	–21.1%
2023	\$7,310,236	\$2,894,183	\$0	39.6%	39.6%	–17.8%

## GROUP: VARIABLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$18,608,285	\$26,580,443	\$17,789	142.8%	142.9%	67.8%
2015	\$30,024,097	\$42,388,462	\$9,994	141.2%	141.2%	61.3%
2016	\$18,528,536	\$38,102,975	\$17,537	205.6%	205.7%	–38.3%
2017	\$23,010,877	\$66,547,518	\$0	289.2%	289.2%	24.2%
2018	\$21,338,429	\$58,095,261	\$0	272.3%	272.3%	–7.3%
2019	\$31,751,093	\$66,288,466	\$0	208.8%	208.8%	48.8%
2020	\$17,702,409	\$45,348,539	\$0	256.2%	256.2%	–44.2%
2021	\$14,748,984	\$42,116,331	\$0	285.6%	285.6%	–16.7%
2022	\$69,938,225	\$62,446,556	\$0	89.3%	89.3%	374.2%
2023	\$64,423,839	\$8,095,737	\$0	12.6%	12.6%	–7.9%

## GROUP: ANNUITIES ORDINARY

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$1,250,302,650	\$518,116,456	\$7,108,176	41.4%	42.0%	2.9%
2015	\$1,195,012,181	\$632,679,012	\$6,638,324	52.9%	53.5%	–4.4%
2016	\$1,703,283,340	\$556,963,478	\$9,279,531	32.7%	33.2%	42.5%
2017	\$1,633,022,630	\$626,651,426	\$7,993,216	38.4%	38.9%	–4.1%
2018	\$1,502,027,628	\$755,224,260	\$9,721,497	50.3%	50.9%	–8.0%
2019	\$1,481,250,264	\$763,375,602	\$9,237,832	51.5%	52.2%	–1.4%
2020	\$1,192,820,226	\$1,085,261,009	\$10,125,528	91.0%	91.8%	–19.5%
2021	\$1,342,427,179	\$798,290,193	\$6,783,407	59.5%	60.0%	12.5%
2022	\$1,615,654,349	\$1,239,854,345	\$13,925,446	76.7%	77.6%	20.4%
2023	\$1,239,577,880	\$1,441,031,103	\$0	116.3%	116.3%	–23.3%

## GROUP: ANNUITIES VARIABLE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$834,068,124	\$820,780,376	\$2,897	98.4%	98.4%	7.6%
2015	\$633,963,080	\$821,918,720	\$3,750	129.6%	129.6%	–24.0%
2016	\$331,512,675	\$768,255,823	\$3,934	231.7%	231.7%	–47.7%
2017	\$613,366,779	\$899,299,058	\$3,223	146.6%	146.6%	85.0%
2018	\$586,227,659	\$997,152,346	\$3,676	170.1%	170.1%	–4.4%
2019	\$530,408,432	\$962,761,975	\$5,077	181.5%	181.5%	–9.5%
2020	\$495,318,046	\$898,998,612	\$4,605	181.5%	181.5%	–6.6%
2021	\$601,462,099	\$1,207,887,377	\$6,064	200.8%	200.8%	21.4%
2022	\$417,563,026	\$657,252,267	\$7,577	157.4%	157.4%	–30.6%
2023	\$497,230,224	\$847,124,562	\$20,982,042	170.4%	174.6%	19.1%

## GROUP: ANNUITIES MODIFIED GUARANTEED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$3,103,215	\$22,285,399	\$0	718.1%	718.1%	–47.1%
2015	\$194,358	\$8,532,691	\$0	4,390.2%	4,390.2%	–93.7%
2016	\$94,060	\$6,677,282	\$0	7,099.0%	7,099.0%	–51.6%
2017	\$241,308	\$3,683,129	\$0	1,526.3%	1,526.3%	156.5%
2018	\$379	\$10,830,886	\$0	2857753.6%	2857753.6%	–99.8%
2019	\$122	\$31,687,876	\$0	25973669%	25973669%	–67.8%
2020	\$132	\$20,346,670	\$0	15414144%	15414144%	8.2%
2021	\$11,094	\$19,108,897	\$0	172,245.3%	172,245.3%	8,304.5%
2022	\$20	\$22,050,405	\$0	110252025%	110252025%	–99.8%
2023	\$22	\$747,084	\$0	3395836.4%	3395836.4%	10.0%

## GROUP: ANNUITIES EQUITY INDEXED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$10,449,121	\$24,703,135	\$0	236.4%	236.4%	406.5%
2015	\$8,352,794	\$26,979,194	\$0	323.0%	323.0%	−20.1%
2016	\$542,624	\$29,594,519	\$0	5,454.0%	5,454.0%	−93.5%
2017	\$388,600	\$32,859,251	\$0	8,455.8%	8,455.8%	−28.4%
2018	\$581,100	\$27,584,471	\$0	4,746.9%	4,746.9%	49.5%
2019	\$549,778	\$30,716,644	\$0	5,587.1%	5,587.1%	−5.4%
2020	\$957,440	\$17,368,327	\$0	1,814.0%	1,814.0%	74.2%
2021	\$4,433,107	\$38,070,222	\$0	858.8%	858.8%	363.0%
2022	\$2,911,562	\$15,315,945	\$0	526.0%	526.0%	−34.3%
2023	\$1,438,063	\$19,279,915	\$0	1,340.7%	1,340.7%	−50.6%

## GROUP: DEPOSIT-TYPE CONTRACTS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$906,292,397	\$90,102,664	\$0	9.9%	9.9%	17.5%
2015	\$857,318,280	\$121,690,165	\$0	14.2%	14.2%	−5.4%
2016	\$803,805,299	\$104,796,055	\$0	13.0%	13.0%	−6.2%
2017	\$614,834,795	\$116,169,594	\$0	18.9%	18.9%	−23.5%
2018	\$657,514,465	\$147,598,997	\$0	22.4%	22.4%	6.9%
2019	\$547,925,021	\$156,509,887	\$0	28.6%	28.6%	−16.7%
2020	\$530,078,127	\$192,200,982	\$0	36.3%	36.3%	−3.3%
2021	\$586,885,644	\$172,738,118	\$0	29.4%	29.4%	10.7%
2022	\$554,165,812	\$165,238,004	\$0	29.8%	29.8%	−5.6%
2023	\$118,735,809	\$150,761,852	\$0	127.0%	127.0%	−78.6%

## GROUP: OTHER CONSIDERATIONS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$974,728,559	\$1,310,530,841	\$0	134.5%	134.5%	−1.8%
2015	\$924,217,317	\$1,050,079,676	\$0	113.6%	113.6%	−5.2%
2016	\$1,046,601,997	\$933,538,010	\$0	89.2%	89.2%	13.2%
2017	\$950,371,357	\$1,172,252,977	\$0	123.3%	123.3%	−9.2%
2018	\$1,963,522,896	\$1,078,692,720	\$0	54.9%	54.9%	106.6%
2019	\$1,033,448,489	\$1,312,784,723	\$0	127.0%	127.0%	−47.4%
2020	\$1,882,944,644	\$1,540,131,082	\$0	81.8%	81.8%	82.2%
2021	\$1,147,445,457	\$1,534,936,045	\$0	133.8%	133.8%	−39.1%
2022	\$1,111,845,410	\$1,365,350,630	\$0	122.8%	122.8%	−3.1%
2023	\$888,032,183	\$1,494,195,953	\$0	168.3%	168.3%	−20.1%

## TOTAL GROUP LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$4,614,088,058	\$3,564,863,223	\$8,964,127	77.3%	77.5%	5.2%
2015	\$4,329,100,005	\$3,461,892,842	\$8,046,707	80.0%	80.2%	−6.2%
2016	\$4,565,571,004	\$3,163,010,445	\$10,988,424	69.3%	69.5%	5.5%
2017	\$4,528,316,816	\$3,617,917,491	\$9,988,567	79.9%	80.1%	−0.8%
2018	\$5,362,402,135	\$3,798,692,641	\$11,192,208	70.8%	71.0%	18.4%
2019	\$4,271,573,971	\$4,001,820,864	\$10,655,145	93.7%	93.9%	−20.3%
2020	\$4,757,516,863	\$4,543,143,614	\$11,323,927	95.5%	95.7%	11.4%
2021	\$4,401,545,614	\$4,690,598,033	\$7,901,906	106.6%	106.7%	−7.5%
2022	\$4,494,807,774	\$4,458,156,111	\$14,676,164	99.2%	99.5%	2.1%
2023	\$3,518,517,536	\$4,498,388,195	\$21,951,147	127.8%	128.5%	−21.7%

# TOTAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2014	\$12,533,955,390	\$10,665,757,021	\$355,283,822	85.1%	87.9%	6.0%
2015	\$11,599,262,713	\$10,290,419,914	\$357,369,778	88.7%	91.8%	−7.5%
2016	\$11,124,724,973	\$9,724,962,782	\$364,510,990	87.4%	90.7%	−4.1%
2017	\$10,472,266,581	\$11,281,809,419	\$345,404,839	107.7%	111.0%	−5.9%
2018	\$11,894,591,757	\$12,240,497,981	\$343,530,703	102.9%	105.8%	13.6%
2019	\$11,284,320,370	\$13,059,312,215	\$339,154,578	115.7%	118.7%	−5.1%
2020	\$11,651,603,374	\$12,772,972,779	\$349,085,768	109.6%	112.6%	3.3%
2021	\$12,263,160,569	\$14,301,540,423	\$332,101,370	116.6%	119.3%	5.2%
2022	\$14,355,438,090	\$13,402,298,260	\$335,311,066	93.4%	95.7%	17.1%
2023	\$13,551,710,340	\$14,715,487,894	\$354,280,338	108.6%	111.2%	−5.6%

## INDIVIDUAL: COMPREHENSIVE MEDICAL EXPENSE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$917,829,288	\$836,198,409	91.1%	\$920,167,388	\$905,306,253	98.4%	109.3%
2015	\$1,302,586,263	\$1,140,538,225	87.6%	\$1,305,373,802	\$1,226,933,447	94.0%	41.9%
2016	\$1,566,263,404	\$1,338,566,398	85.5%	\$1,579,256,632	\$1,353,851,215	85.7%	20.2%
2017	\$1,590,335,037	\$1,139,799,127	71.7%	\$1,573,627,885	\$1,079,482,093	68.6%	1.5%
2018	\$1,403,226,520	\$975,900,877	69.5%	\$1,403,823,495	\$949,657,243	67.6%	–11.8%
2019	\$1,177,153,142	\$949,133,123	80.6%	\$1,159,654,809	\$927,011,780	79.9%	–16.1%
2020	\$1,266,595,288	\$944,522,356	74.6%	\$1,278,276,609	\$954,521,239	74.7%	7.6%
2021	\$1,777,283,216	\$1,459,265,662	82.1%	\$1,786,458,818	\$1,502,845,840	84.1%	40.3%
2022	\$1,775,011,206	\$1,500,283,660	84.5%	\$1,788,076,624	\$1,490,273,909	83.3%	–0.1%
2023	\$2,131,193,439	\$1,469,085,374	68.9%	\$2,104,773,119	\$1,559,610,475	74.1%	20.1%

## INDIVIDUAL: MEDICARE SUPPLEMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$482,152,981	\$347,057,903	72.0%	\$485,951,130	\$352,722,718	72.6%	6.0%
2015	\$490,239,680	\$360,881,200	73.6%	\$483,785,674	\$347,175,917	71.8%	1.7%
2016	\$524,098,129	\$387,411,855	73.9%	\$525,564,633	\$385,440,998	73.3%	6.9%
2017	\$545,008,656	\$411,859,542	75.6%	\$545,241,327	\$410,582,735	75.3%	4.0%
2018	\$564,149,552	\$438,656,592	77.8%	\$566,714,825	\$442,214,536	78.0%	3.5%
2019	\$579,615,001	\$462,572,992	79.8%	\$578,102,282	\$459,078,739	79.4%	2.7%
2020	\$576,421,509	\$420,630,247	73.0%	\$579,130,437	\$419,589,932	72.5%	–0.6%
2021	\$581,543,241	\$437,225,084	75.2%	\$584,863,816	\$438,610,987	75.0%	0.9%
2022	\$544,339,364	\$427,389,744	78.5%	\$544,862,540	\$427,156,826	78.4%	–6.4%
2023	\$531,593,800	\$443,101,404	83.4%	\$536,505,713	\$438,103,082	81.7%	–2.3%

## INDIVIDUAL: LONG-TERM CARE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$216,523,099	\$156,112,233	72.1%	\$212,518,477	\$204,944,227	96.4%	4.4%
2015	\$226,180,312	\$174,251,668	77.0%	\$219,939,917	\$218,484,815	99.3%	4.5%
2016	\$216,940,674	\$183,558,794	84.6%	\$214,069,833	\$201,804,311	94.3%	–4.1%
2017	\$213,304,206	\$189,030,224	88.6%	\$211,846,907	\$241,318,507	113.9%	–1.7%
2018	\$211,978,898	\$197,145,393	93.0%	\$217,655,297	\$230,953,198	106.1%	–0.6%
2019	\$210,293,108	\$214,673,832	102.1%	\$206,489,953	\$251,441,454	121.8%	–0.8%
2020	\$207,337,677	\$209,925,380	101.2%	\$212,352,222	\$185,685,429	87.4%	–1.4%
2021	\$207,548,649	\$190,154,744	91.6%	\$211,856,320	\$194,051,268	91.6%	0.1%
2022	\$207,991,120	\$202,256,089	97.2%	\$211,550,787	\$233,654,101	110.4%	0.2%
2023	\$197,151,324	\$209,442,551	106.2%	\$197,019,106	\$242,131,249	122.9%	–5.2%

## INDIVIDUAL: SPECIFIED DISEASE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$76,499,285	\$36,941,017	48.3%	\$76,551,105	\$38,240,202	50.0%	–0.6%
2015	\$79,941,706	\$38,936,168	48.7%	\$79,734,988	\$41,851,725	52.5%	4.5%
2016	\$83,865,775	\$38,676,703	46.1%	\$84,153,719	\$40,913,514	48.6%	4.9%
2017	\$89,910,995	\$47,598,763	52.9%	\$90,168,382	\$50,559,722	56.1%	7.2%
2018	\$96,005,643	\$44,157,520	46.0%	\$95,749,270	\$46,223,446	48.3%	6.8%
2019	\$98,796,882	\$46,285,551	46.8%	\$99,308,058	\$46,678,537	47.0%	2.9%
2020	\$102,840,947	\$46,290,068	45.0%	\$102,665,207	\$49,280,488	48.0%	4.1%
2021	\$103,159,184	\$45,952,310	44.5%	\$102,922,829	\$45,728,893	44.4%	0.3%
2022	\$117,325,459	\$58,613,643	50.0%	\$117,630,336	\$59,359,363	50.5%	13.7%
2023	\$104,865,832	\$49,967,716	47.6%	\$105,597,808	\$47,659,745	45.1%	–10.6%

## INDIVIDUAL: ACCIDENT ONLY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$55,711,052	\$24,198,483	43.4%	\$55,621,306	\$25,209,434	45.3%	–1.6%
2015	\$58,683,332	\$27,509,679	46.9%	\$59,637,947	\$36,494,147	61.2%	5.3%
2016	\$67,266,401	\$31,770,058	47.2%	\$65,069,690	\$29,555,834	45.4%	14.6%
2017	\$60,851,889	\$25,153,595	41.3%	\$60,538,383	\$26,631,367	44.0%	–9.5%
2018	\$63,522,542	\$24,679,353	38.9%	\$63,347,315	\$24,958,520	39.4%	4.4%
2019	\$63,521,313	\$24,289,448	38.2%	\$63,852,854	\$24,453,365	38.3%	–0.0%
2020	\$61,570,318	\$22,033,119	35.8%	\$61,286,431	\$22,657,998	37.0%	–3.1%
2021	\$62,526,346	\$19,314,887	30.9%	\$62,376,544	\$19,737,230	31.6%	1.6%
2022	\$61,812,137	\$25,013,410	40.5%	\$61,550,520	\$23,499,289	38.2%	–1.1%
2023	\$80,623,168	\$34,038,974	42.2%	\$80,440,529	\$34,813,544	43.3%	30.4%

## INDIVIDUAL: DISABILITY INCOME

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$108,615,001	\$75,711,689	69.7%	\$108,036,016	\$79,531,085	73.6%	2.9%
2015	\$106,818,978	\$67,848,508	63.5%	\$106,351,018	\$50,847,245	47.8%	–1.7%
2016	\$109,033,931	\$64,970,401	59.6%	\$108,891,589	\$67,798,163	62.3%	2.1%
2017	\$110,062,683	\$68,673,653	62.4%	\$108,945,005	\$85,142,628	78.2%	0.9%
2018	\$111,847,829	\$67,487,406	60.3%	\$113,009,194	\$55,431,444	49.1%	1.6%
2019	\$118,032,800	\$69,334,277	58.7%	\$114,204,809	\$78,931,767	69.1%	5.5%
2020	\$110,840,095	\$65,294,980	58.9%	\$113,170,115	\$58,742,791	51.9%	–6.1%
2021	\$112,662,320	\$66,347,028	58.9%	\$110,611,772	\$55,056,329	49.8%	1.6%
2022	\$112,934,469	\$62,929,359	55.7%	\$111,102,819	\$57,550,021	51.8%	0.2%
2023	\$112,833,955	\$56,843,280	50.4%	\$113,067,888	\$65,458,874	57.9%	–0.1%

## INDIVIDUAL: DENTAL

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$31,114,304	\$16,265,975	52.3%	\$30,847,967	\$17,741,835	57.5%	18.0%
2015	\$29,700,365	\$16,157,355	54.4%	\$28,823,472	\$17,988,347	62.4%	–4.5%
2016	\$34,348,959	\$19,272,543	56.1%	\$33,888,563	\$19,798,837	58.4%	15.7%
2017	\$35,222,379	\$20,310,084	57.7%	\$34,784,887	\$20,275,754	58.3%	2.5%
2018	\$36,160,572	\$19,269,793	53.3%	\$35,681,578	\$19,396,289	54.4%	2.7%
2019	\$39,352,114	\$20,633,276	52.4%	\$44,726,654	\$20,692,102	46.3%	8.8%
2020	\$41,571,559	\$19,743,003	47.5%	\$40,956,327	\$20,129,211	49.1%	5.6%
2021	\$46,618,575	\$24,736,767	53.1%	\$46,606,613	\$22,677,286	48.7%	12.1%
2022	\$48,792,644	\$25,668,713	52.6%	\$48,759,717	\$25,805,617	52.9%	4.7%
2023	\$52,602,785	\$28,226,300	53.7%	\$52,389,606	\$28,093,810	53.6%	7.8%

## INDIVIDUAL: LIMITED BENEFIT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$35,038,403	\$14,762,555	42.1%	\$35,201,561	\$15,150,216	43.0%	–0.7%
2015	\$36,727,590	\$16,052,832	43.7%	\$36,735,278	\$17,324,879	47.2%	4.8%
2016	\$35,588,944	\$14,356,005	40.3%	\$35,722,622	\$14,053,329	39.3%	–3.1%
2017	\$39,645,578	\$15,485,140	39.1%	\$39,900,226	\$15,608,594	39.1%	11.4%
2018	\$48,008,240	\$17,684,818	36.8%	\$47,982,108	\$19,177,573	40.0%	21.1%
2019	\$62,119,485	\$25,627,755	41.3%	\$61,463,348	\$28,759,928	46.8%	29.4%
2020	\$62,712,790	\$24,412,061	38.9%	\$62,561,307	\$25,278,119	40.4%	1.0%
2021	\$67,960,776	\$28,694,707	42.2%	\$67,925,836	\$29,240,804	43.0%	8.4%
2022	\$101,464,946	\$47,037,598	46.4%	\$101,194,279	\$47,389,576	46.8%	49.3%
2023	\$112,840,890	\$47,365,490	42.0%	\$112,661,355	\$47,412,399	42.1%	11.2%

## INDIVIDUAL: SHORT-TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$1,624,273	\$374,148	23.0%	\$1,438,629	\$235,053	16.3%	5.9%
2015	\$1,030,479	\$453,061	44.0%	\$1,623,018	\$453,835	28.0%	–36.6%
2016	\$1,064,818	\$601,286	56.5%	\$1,707,260	\$480,787	28.2%	3.3%
2017	\$1,266,523	\$354,680	28.0%	\$1,521,653	\$274,662	18.1%	18.9%
2018	\$1,112,405	\$320,900	28.8%	\$1,393,661	\$382,229	27.4%	–12.2%
2019	\$1,519,549	\$290,736	19.1%	\$1,322,107	\$215,334	16.3%	36.6%
2020	\$1,353,266	\$265,870	19.6%	\$1,362,082	\$293,082	21.5%	–10.9%
2021	\$1,407,413	\$294,103	20.9%	\$1,371,955	\$197,584	14.4%	4.0%
2022	\$2,930,491	\$546,664	18.7%	\$2,864,403	\$688,994	24.1%	108.2%
2023	\$3,086,648	\$663,723	21.5%	\$3,044,346	\$537,608	17.7%	5.3%

## INDIVIDUAL: LONG-TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$8,524	\$37,804	443.5%	\$35,295	\$–147	–0.4%	–49.1%
2015	\$–2,012	\$16,465	–818.3%	\$18,164	\$2,640	14.5%	–123.6%
2016	\$6,056	\$7,249	119.7%	\$10,187	\$–8,149	–80.0%	–401.0%
2017	\$–397	\$2,209	–556.4%	\$6,972	\$–118	–1.7%	–106.6%
2018	\$155,391	\$71,928	46.3%	\$264,424	\$87,382	33.0%	–39,241.3%
2019	\$0	\$0		\$1,833	\$17	0.9%	–100.0%
2020	\$–295	\$0	0.0%	\$655	\$–44	–6.7%	
2021	\$0	\$0		\$264	\$–10	–3.8%	–100.0%
2022	\$0	\$0		\$59	\$–9	–15.3%	
2023	\$0	\$0		\$0	\$0		

## INDIVIDUAL: CREDIT UNEMPLOYMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$0	\$0		\$0	\$0		
2015	\$0	\$0		\$0	\$0		
2016	\$0	\$0		\$0	\$0		
2017	\$0	\$0		\$0	\$0		
2018	\$0	\$0		\$0	\$0		
2019	\$0	\$0		\$0	\$0		
2020	\$0	\$0		\$0	\$0		
2021	\$0	\$0		\$0	\$0		
2022	\$0	\$0		\$0	\$0		
2023	\$0	\$0		\$0	\$0		

## INDIVIDUAL: STOP LOSS

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$7,400,524	\$2,908,810	39.3%	\$7,400,524	\$4,553,555	61.5%	395.5%
2015	\$6,812,139	\$4,024,159	59.1%	\$6,791,220	\$4,807,619	70.8%	–8.0%
2016	\$5,129,465	\$10,320,358	201.2%	\$5,065,251	\$11,535,863	227.7%	–24.7%
2017	\$4,526,904	\$1,651,010	36.5%	\$4,524,823	\$2,512,529	55.5%	–11.7%
2018	\$6,276,011	\$3,789,107	60.4%	\$6,276,011	\$4,645,116	74.0%	38.6%
2019	\$2,928,191	\$2,532,127	86.5%	\$2,927,446	\$570,394	19.5%	–53.3%
2020	\$1,195,285	\$466,978	39.1%	\$1,195,987	\$91,424	7.6%	–59.2%
2021	\$2,674,533	\$988,229	36.9%	\$2,674,576	\$701,901	26.2%	123.8%
2022	\$3,162,341	\$1,377,124	43.5%	\$3,162,341	\$1,685,999	53.3%	18.2%
2023	\$5,327,430	\$3,146,007	59.1%	\$5,330,770	\$3,708,849	69.6%	68.5%

## INDIVIDUAL: MEDICARE PART D

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$290,855,000	\$259,035,798	89.1%	\$297,869,741	\$249,412,469	83.7%	–5.5%
2015	\$278,574,895	\$221,293,739	79.4%	\$274,787,020	\$213,307,148	77.6%	–4.2%
2016	\$286,020,800	\$246,839,637	86.3%	\$290,238,250	\$230,773,846	79.5%	2.7%
2017	\$297,626,890	\$256,345,699	86.1%	\$299,677,173	\$253,726,888	84.7%	4.1%
2018	\$258,302,202	\$205,403,749	79.5%	\$261,663,204	\$207,039,770	79.1%	–13.2%
2019	\$247,460,216	\$185,219,401	74.8%	\$248,582,469	\$196,039,140	78.9%	–4.2%
2020	\$231,444,821	\$216,276,675	93.4%	\$239,006,152	\$192,318,959	80.5%	–6.5%
2021	\$140,156,325	\$108,036,716	77.1%	\$144,434,518	\$120,188,807	83.2%	–39.4%
2022	\$162,994,126	\$128,777,386	79.0%	\$163,746,007	\$124,239,746	75.9%	16.3%
2023	\$110,499,455	\$92,364,402	83.6%	\$105,733,672	\$85,971,443	81.3%	–32.2%

## INDIVIDUAL: MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$430,507,723	\$355,661,255	82.6%	\$430,474,834	\$357,703,596	83.1%	–37.8%
2015	\$399,999,652	\$331,455,998	82.9%	\$399,680,863	\$326,264,355	81.6%	–7.1%
2016	\$530,769,338	\$410,981,886	77.4%	\$531,124,265	\$421,690,266	79.4%	32.7%
2017	\$568,811,801	\$443,325,755	77.9%	\$568,913,745	\$440,903,381	77.5%	7.2%
2018	\$672,979,469	\$555,727,153	82.6%	\$673,070,004	\$560,365,763	83.3%	18.3%
2019	\$848,949,101	\$668,277,144	78.7%	\$848,334,582	\$682,651,000	80.5%	26.1%
2020	\$1,011,550,932	\$824,969,664	81.6%	\$1,007,368,374	\$837,399,837	83.1%	19.2%
2021	\$1,418,657,172	\$1,209,365,843	85.2%	\$1,422,645,076	\$1,233,867,940	86.7%	40.2%
2022	\$1,753,055,830	\$1,464,814,257	83.6%	\$1,735,462,728	\$1,510,990,742	87.1%	23.6%
2023	\$1,703,621,376	\$1,544,785,947	90.7%	\$1,808,701,040	\$1,507,141,060	83.3%	–2.8%

## TOTAL INDIVIDUAL ACCIDENT & HEALTH

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$2,653,879,457	\$2,125,316,079	80.1%	\$2,662,113,976	\$2,250,750,499	84.5%	10.3%
2015	\$3,017,293,379	\$2,399,419,057	79.5%	\$3,003,282,381	\$2,501,936,119	83.3%	13.7%
2016	\$3,460,396,694	\$2,747,333,175	79.4%	\$3,474,762,493	\$2,777,688,813	79.9%	14.7%
2017	\$3,556,573,146	\$2,619,589,480	73.7%	\$3,539,697,369	\$2,627,018,741	74.2%	2.8%
2018	\$3,473,725,275	\$2,550,294,586	73.4%	\$3,486,630,385	\$2,560,532,510	73.4%	-2.3%
2019	\$3,449,740,902	\$2,668,869,662	77.4%	\$3,428,971,204	\$2,716,523,557	79.2%	-0.7%
2020	\$3,675,434,192	\$2,794,830,401	76.0%	\$3,699,331,905	\$2,765,988,465	74.8%	6.5%
2021	\$4,522,197,750	\$3,590,376,080	79.4%	\$4,544,748,937	\$3,662,904,859	80.6%	23.0%
2022	\$4,891,814,133	\$3,944,707,647	80.6%	\$4,889,963,160	\$4,002,294,174	81.8%	8.2%
2023	\$5,146,240,102	\$3,979,031,168	77.3%	\$5,225,264,952	\$4,060,642,138	77.7%	5.2%

## SMALL EMPLOYER

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$1,142,248,689	\$831,655,694	72.8%	\$1,151,819,957	\$839,055,845	72.8%	-7.8%
2015	\$1,141,910,983	\$869,814,187	76.2%	\$1,142,851,740	\$873,452,937	76.4%	-0.0%
2016	\$1,155,849,485	\$862,070,854	74.6%	\$1,157,345,761	\$871,260,520	75.3%	1.2%
2017	\$1,184,636,228	\$903,069,529	76.2%	\$1,179,978,027	\$911,559,550	77.3%	2.5%
2018	\$1,158,477,348	\$912,305,051	78.8%	\$1,157,467,876	\$919,636,337	79.5%	-2.2%
2019	\$999,161,114	\$788,796,862	78.9%	\$1,003,255,718	\$792,897,084	79.0%	-13.8%
2020	\$902,100,729	\$703,716,601	78.0%	\$902,828,516	\$706,370,836	78.2%	-9.7%
2021	\$884,159,452	\$667,388,025	75.5%	\$879,299,127	\$669,856,392	76.2%	-2.0%
2022	\$762,544,455	\$561,704,819	73.7%	\$758,932,794	\$488,106,285	64.3%	-13.8%
2023	\$677,021,230	\$506,986,463	74.9%	\$676,124,963	\$507,958,723	75.1%	-11.2%

## LARGE EMPLOYER/UNION

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$2,004,949,742	\$1,652,444,180	82.4%	\$1,993,919,906	\$1,623,044,418	81.4%	–2.2%
2015	\$2,007,103,666	\$1,684,312,933	83.9%	\$2,003,173,649	\$1,646,221,270	82.2%	0.1%
2016	\$2,092,055,998	\$1,784,799,000	85.3%	\$2,093,048,178	\$1,763,747,231	84.3%	4.2%
2017	\$2,422,230,132	\$1,987,978,299	82.1%	\$2,386,155,237	\$1,987,566,427	83.3%	15.8%
2018	\$2,576,062,761	\$2,283,759,066	88.7%	\$2,588,216,058	\$2,280,536,126	88.1%	6.4%
2019	\$2,802,941,279	\$2,427,601,371	86.6%	\$2,843,353,090	\$2,423,510,593	85.2%	8.8%
2020	\$2,386,247,635	\$2,004,574,387	84.0%	\$2,382,497,448	\$1,982,254,630	83.2%	–14.9%
2021	\$2,275,244,451	\$1,939,841,747	85.3%	\$2,274,620,063	\$1,952,518,479	85.8%	–4.7%
2022	\$2,407,823,795	\$1,984,310,789	82.4%	\$2,401,379,539	\$2,051,491,453	85.4%	5.8%
2023	\$2,453,274,568	\$2,036,597,032	83.0%	\$2,449,766,938	\$2,023,133,363	82.6%	1.9%

## ASSOCIATION

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$176,373,796	\$143,196,477	81.2%	\$179,721,808	\$139,197,534	77.5%	–14.9%
2015	\$126,541,131	\$96,812,461	76.5%	\$131,346,793	\$94,855,503	72.2%	–28.3%
2016	\$99,276,507	\$67,789,007	68.3%	\$94,674,641	\$61,572,177	65.0%	–21.5%
2017	\$79,695,463	\$67,896,627	85.2%	\$83,228,161	\$66,781,656	80.2%	–19.7%
2018	\$75,028,575	\$61,272,752	81.7%	\$74,641,495	\$60,648,941	81.3%	–5.9%
2019	\$50,579,436	\$37,065,683	73.3%	\$50,512,204	\$35,840,151	71.0%	–32.6%
2020	\$45,112,948	\$31,243,503	69.3%	\$45,717,680	\$32,275,835	70.6%	–10.8%
2021	\$41,461,786	\$34,776,236	83.9%	\$41,604,711	\$32,119,131	77.2%	–8.1%
2022	\$1,162,393	\$855,867	73.6%	\$1,187,262	\$853,578	71.9%	–97.2%
2023	\$739,305	\$558,573	75.6%	\$756,247	\$540,522	71.5%	–36.4%

## DISCRETIONARY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$381,640	\$875,912	229.5%	\$433,615	\$175,459	40.5%	–88.7%
2015	\$1,117	\$5,836	522.5%	\$1,117	\$6,167	552.1%	–99.7%
2016	\$1,256	\$5	0.4%	\$1,275	\$–120	–9.4%	12.4%
2017	\$320,848	\$105,917	33.0%	\$263,555	\$0	0.0%	25,445.2%
2018	\$227	\$2,650	1,167.4%	\$227	\$0	0.0%	–99.9%
2019	\$237	\$11,517	4,859.5%	\$237	\$3,034	1,280.2%	4.4%
2020	\$24,812	\$3,922	15.8%	\$24,813	\$–529	–2.1%	10,369.2%
2021	\$254	\$0	0.0%	\$254	\$0	0.0%	–99.0%
2022	\$266	\$0	0.0%	\$266	\$0	0.0%	4.7%
2023	\$278	\$0	0.0%	\$278	\$0	0.0%	4.5%

## FEDERAL EMPLOYEES

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$545,536,483	\$523,318,124	95.9%	\$561,678,984	\$524,328,434	93.4%	7.0%
2015	\$624,895,948	\$556,624,216	89.1%	\$626,630,255	\$562,523,568	89.8%	14.5%
2016	\$663,531,642	\$578,693,046	87.2%	\$656,121,991	\$587,019,959	89.5%	6.2%
2017	\$693,418,246	\$614,125,231	88.6%	\$669,431,594	\$613,662,043	91.7%	4.5%
2018	\$680,909,063	\$644,977,371	94.7%	\$680,440,855	\$641,294,777	94.2%	–1.8%
2019	\$723,145,275	\$680,117,788	94.0%	\$713,524,692	\$681,435,278	95.5%	6.2%
2020	\$769,369,034	\$686,461,116	89.2%	\$772,474,860	\$699,280,663	90.5%	6.4%
2021	\$778,865,939	\$730,381,081	93.8%	\$792,449,496	\$744,524,250	94.0%	1.2%
2022	\$816,851,045	\$755,825,657	92.5%	\$810,053,911	\$757,672,836	93.5%	4.9%
2023	\$915,469,459	\$870,792,239	95.1%	\$926,969,649	\$883,295,796	95.3%	12.1%

## GROUP: MEDICARE SUPPLEMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$193,699,358	\$151,589,850	78.3%	\$192,082,500	\$150,841,159	78.5%	–1.5%
2015	\$204,900,217	\$162,151,342	79.1%	\$202,239,298	\$160,963,322	79.6%	5.8%
2016	\$211,238,135	\$168,473,712	79.8%	\$210,714,050	\$168,726,289	80.1%	3.1%
2017	\$216,649,704	\$172,324,426	79.5%	\$217,788,770	\$173,693,968	79.8%	2.6%
2018	\$223,765,220	\$172,329,372	77.0%	\$225,116,183	\$172,316,155	76.5%	3.3%
2019	\$211,002,839	\$175,220,253	83.0%	\$213,317,566	\$175,926,090	82.5%	–5.7%
2020	\$215,226,033	\$161,653,115	75.1%	\$197,415,468	\$157,816,630	79.9%	2.0%
2021	\$231,243,121	\$182,759,305	79.0%	\$226,547,910	\$186,085,105	82.1%	7.4%
2022	\$251,917,563	\$213,760,279	84.9%	\$257,604,450	\$216,273,109	84.0%	8.9%
2023	\$268,218,577	\$232,571,275	86.7%	\$281,044,834	\$232,217,053	82.6%	6.5%

## GROUP: LONG-TERM CARE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$36,126,891	\$18,804,607	52.1%	\$33,069,393	\$19,901,016	60.2%	8.0%
2015	\$36,275,466	\$21,314,430	58.8%	\$32,199,954	\$24,045,363	74.7%	0.4%
2016	\$36,389,880	\$21,933,116	60.3%	\$33,444,625	\$27,745,231	83.0%	0.3%
2017	\$38,287,342	\$21,695,111	56.7%	\$35,539,742	\$22,783,063	64.1%	5.2%
2018	\$38,659,448	\$24,820,971	64.2%	\$37,225,358	\$27,280,726	73.3%	1.0%
2019	\$37,143,761	\$28,974,512	78.0%	\$34,484,674	\$34,636,900	100.4%	–3.9%
2020	\$38,171,857	\$29,930,847	78.4%	\$35,189,763	\$31,304,332	89.0%	2.8%
2021	\$38,914,899	\$27,489,592	70.6%	\$36,166,316	\$22,894,600	63.3%	1.9%
2022	\$36,002,529	\$30,333,248	84.3%	\$35,757,009	\$37,733,428	105.5%	–7.5%
2023	\$38,203,910	\$37,919,000	99.3%	\$37,715,530	\$56,336,556	149.4%	6.1%

## GROUP: SPECIFIED DISEASE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$24,961,891	\$8,637,135	34.6%	\$25,118,528	\$9,396,049	37.4%	25.0%
2015	\$27,245,712	\$9,509,880	34.9%	\$27,300,439	\$9,934,267	36.4%	9.1%
2016	\$29,828,883	\$10,221,604	34.3%	\$29,889,532	\$11,676,526	39.1%	9.5%
2017	\$31,175,502	\$11,331,417	36.3%	\$31,822,360	\$9,873,753	31.0%	4.5%
2018	\$34,833,470	\$12,014,822	34.5%	\$35,029,265	\$10,693,038	30.5%	11.7%
2019	\$42,211,775	\$16,360,538	38.8%	\$42,810,667	\$16,390,458	38.3%	21.2%
2020	\$40,915,010	\$14,851,592	36.3%	\$40,583,921	\$14,229,625	35.1%	–3.1%
2021	\$44,426,994	\$15,379,136	34.6%	\$44,857,845	\$15,622,709	34.8%	8.6%
2022	\$48,261,311	\$20,864,279	43.2%	\$48,618,447	\$19,052,765	39.2%	8.6%
2023	\$50,470,963	\$19,118,843	37.9%	\$50,680,621	\$18,061,239	35.6%	4.6%

## GROUP: ACCIDENT ONLY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$109,907,195	\$45,080,334	41.0%	\$110,792,405	\$46,424,218	41.9%	11.0%
2015	\$109,615,562	\$43,523,286	39.7%	\$110,621,146	\$42,190,276	38.1%	–0.3%
2016	\$99,625,472	\$38,745,037	38.9%	\$99,977,796	\$42,554,006	42.6%	–9.1%
2017	\$106,534,521	\$47,178,677	44.3%	\$105,209,625	\$50,921,510	48.4%	6.9%
2018	\$110,230,122	\$48,534,065	44.0%	\$108,042,632	\$50,936,723	47.1%	3.5%
2019	\$116,616,092	\$43,850,060	37.6%	\$116,256,068	\$37,998,288	32.7%	5.8%
2020	\$111,786,395	\$41,272,752	36.9%	\$111,483,321	\$43,821,626	39.3%	–4.1%
2021	\$120,538,824	\$48,512,024	40.2%	\$119,507,029	\$55,647,682	46.6%	7.8%
2022	\$132,428,802	\$67,054,609	50.6%	\$131,012,973	\$72,981,419	55.7%	9.9%
2023	\$135,235,349	\$55,641,201	41.1%	\$134,702,553	\$58,680,631	43.6%	2.1%

## GROUP: DISABILITY INCOME

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$269,201,441	\$212,951,954	79.1%	\$268,290,961	\$217,048,128	80.9%	3.6%
2015	\$303,329,965	\$229,521,732	75.7%	\$302,330,839	\$238,471,048	78.9%	12.7%
2016	\$295,990,569	\$230,257,414	77.8%	\$296,296,097	\$237,201,404	80.1%	–2.4%
2017	\$310,429,682	\$227,859,519	73.4%	\$313,941,460	\$224,332,084	71.5%	4.9%
2018	\$315,434,996	\$232,348,022	73.7%	\$333,810,137	\$221,502,939	66.4%	1.6%
2019	\$324,646,590	\$212,439,422	65.4%	\$344,472,566	\$212,761,970	61.8%	2.9%
2020	\$351,563,862	\$237,891,721	67.7%	\$373,290,521	\$253,750,939	68.0%	8.3%
2021	\$355,664,414	\$263,047,903	74.0%	\$355,935,208	\$287,828,265	80.9%	1.2%
2022	\$377,327,672	\$268,698,807	71.2%	\$377,459,823	\$280,075,073	74.2%	6.1%
2023	\$401,811,164	\$275,894,793	68.7%	\$403,137,720	\$271,921,453	67.5%	6.5%

## GROUP: DENTAL

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$232,335,863	\$172,716,488	74.3%	\$230,871,383	\$175,080,700	75.8%	5.6%
2015	\$245,898,323	\$176,723,210	71.9%	\$245,215,424	\$179,056,110	73.0%	5.8%
2016	\$254,889,911	\$181,631,947	71.3%	\$254,186,933	\$185,786,163	73.1%	3.7%
2017	\$245,599,771	\$161,017,689	65.6%	\$244,314,159	\$162,927,287	66.7%	–3.6%
2018	\$275,533,543	\$199,655,851	72.5%	\$273,366,731	\$202,635,088	74.1%	12.2%
2019	\$326,344,875	\$216,439,301	66.3%	\$323,340,355	\$218,654,835	67.6%	18.4%
2020	\$300,645,160	\$185,976,810	61.9%	\$295,344,288	\$185,006,303	62.6%	–7.9%
2021	\$311,684,509	\$226,691,046	72.7%	\$306,696,014	\$233,434,832	76.1%	3.7%
2022	\$316,652,289	\$244,968,113	77.4%	\$314,796,465	\$238,473,217	75.8%	1.6%
2023	\$323,278,752	\$252,006,780	78.0%	\$319,254,714	\$252,142,220	79.0%	2.1%

## GROUP: LIMITED BENEFIT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$146,851,719	\$111,278,930	75.8%	\$148,179,250	\$114,894,376	77.5%	–3.2%
2015	\$162,635,242	\$112,628,183	69.3%	\$161,918,619	\$115,831,671	71.5%	10.7%
2016	\$178,579,137	\$123,573,149	69.2%	\$178,814,462	\$122,784,216	68.7%	9.8%
2017	\$212,700,682	\$139,844,105	65.7%	\$212,419,098	\$141,432,022	66.6%	19.1%
2018	\$225,795,125	\$138,306,273	61.3%	\$225,657,489	\$139,770,213	61.9%	6.2%
2019	\$239,839,244	\$153,746,932	64.1%	\$239,162,225	\$154,114,622	64.4%	6.2%
2020	\$249,117,836	\$143,346,900	57.5%	\$248,967,220	\$143,332,711	57.6%	3.9%
2021	\$281,923,352	\$850,205,509	301.6%	\$281,069,003	\$170,068,312	60.5%	13.2%
2022	\$293,755,057	\$172,867,444	58.8%	\$294,487,073	\$174,045,406	59.1%	4.2%
2023	\$310,090,812	\$181,994,640	58.7%	\$303,114,690	\$181,710,467	59.9%	5.6%

## GROUP: SHORT-TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$13,672,599	\$4,131,411	30.2%	\$13,230,216	\$3,351,536	25.3%	2.6%
2015	\$13,207,014	\$3,732,757	28.3%	\$13,215,189	\$3,721,543	28.2%	–3.4%
2016	\$9,768,406	\$3,678,436	37.7%	\$11,530,020	\$3,477,512	30.2%	–26.0%
2017	\$8,807,010	\$3,398,223	38.6%	\$11,027,152	\$2,763,855	25.1%	–9.8%
2018	\$8,967,299	\$3,037,302	33.9%	\$9,623,753	\$2,589,725	26.9%	1.8%
2019	\$9,423,074	\$2,722,938	28.9%	\$8,618,461	\$2,587,673	30.0%	5.1%
2020	\$7,491,675	\$2,342,665	31.3%	\$8,632,696	\$2,035,294	23.6%	–20.5%
2021	\$8,388,231	\$1,945,640	23.2%	\$7,985,778	\$1,644,520	20.6%	12.0%
2022	\$6,110,213	\$2,928,703	47.9%	\$8,324,273	\$2,851,383	34.3%	–27.2%
2023	\$5,982,981	\$1,315,467	22.0%	\$6,397,301	\$1,255,065	19.6%	–2.1%

## GROUP: LONG-TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$252,217	\$318,389	126.2%	\$272,788	\$183,714	67.3%	–6.2%
2015	\$101,868	\$215,563	211.6%	\$116,620	\$93,997	80.6%	–59.6%
2016	\$418,477	\$74,975	17.9%	\$350,092	\$96,135	27.5%	310.8%
2017	\$291,430	\$59,790	20.5%	\$328,912	\$12,805	3.9%	–30.4%
2018	\$2,439	\$2,318	95.0%	\$2,439	\$2,925	119.9%	–99.2%
2019	\$129,405	\$82,548	63.8%	\$216,336	\$72,453	33.5%	5,205.7%
2020	\$76,957	\$65,552	85.2%	\$161,625	\$32,855	20.3%	–40.5%
2021	\$115,865	\$49,033	42.3%	\$129,001	\$34,969	27.1%	50.6%
2022	\$81,815	\$26,619	32.5%	\$121,684	\$4,150	3.4%	–29.4%
2023	\$118,754	\$14,995	12.6%	\$110,164	\$–12,717	–11.5%	45.1%

## GROUP: CREDIT UNEMPLOYMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$0	\$0		\$0	\$0		
2015	\$0	\$0		\$0	\$0		
2016	\$0	\$0		\$0	\$0		
2017	\$1,195	\$525	43.9%	\$2,395	\$548	22.9%	
2018	\$0	\$0		\$0	\$0		–100.0%
2019	\$0	\$0		\$0	\$0		
2020	\$386,948	\$97,076	25.1%	\$386,948	\$97,076	25.1%	
2021	\$0	\$0		\$133	\$0	0.0%	–100.0%
2022	\$0	\$0		\$53	\$0	0.0%	
2023	\$1,619,244	\$514,023	31.7%	\$1,590,218	\$396,212	24.9%	

## GROUP: STOP LOSS

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$281,925,029	\$225,743,687	80.1%	\$281,526,112	\$235,172,185	83.5%	20.4%
2015	\$331,623,405	\$254,223,258	76.7%	\$331,119,779	\$258,786,878	78.2%	17.6%
2016	\$357,408,725	\$272,922,956	76.4%	\$355,763,844	\$260,208,900	73.1%	7.8%
2017	\$413,530,734	\$309,336,865	74.8%	\$410,209,875	\$298,010,995	72.6%	15.7%
2018	\$501,974,633	\$370,977,977	73.9%	\$500,352,453	\$377,433,112	75.4%	21.4%
2019	\$582,650,990	\$462,876,963	79.4%	\$588,284,906	\$491,934,035	83.6%	16.1%
2020	\$692,147,357	\$589,644,380	85.2%	\$691,646,389	\$610,684,101	88.3%	18.8%
2021	\$792,923,853	\$719,999,107	90.8%	\$792,940,528	\$752,764,219	94.9%	14.6%
2022	\$890,798,246	\$838,560,994	94.1%	\$890,872,851	\$846,342,367	95.0%	12.3%
2023	\$994,673,688	\$774,013,853	77.8%	\$998,120,413	\$761,231,422	76.3%	11.7%

## GROUP: MEDICARE PART D

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$173,901,526	\$143,048,260	82.3%	\$175,848,220	\$144,695,139	82.3%	18.6%
2015	\$149,963,050	\$111,815,472	74.6%	\$135,627,899	\$109,296,951	80.6%	-13.8%
2016	\$121,988,172	\$86,496,359	70.9%	\$117,219,615	\$85,976,383	73.3%	-18.7%
2017	\$109,301,654	\$82,751,801	75.7%	\$110,850,856	\$84,726,320	76.4%	-10.4%
2018	\$128,171,066	\$84,064,878	65.6%	\$131,092,523	\$83,105,909	63.4%	17.3%
2019	\$103,669,639	\$81,905,072	79.0%	\$106,276,237	\$79,528,596	74.8%	-19.1%
2020	\$73,356,512	\$59,753,809	81.5%	\$75,131,924	\$59,124,506	78.7%	-29.2%
2021	\$120,051,883	\$103,742,144	86.4%	\$122,706,028	\$105,049,771	85.6%	63.7%
2022	\$70,256,146	\$49,979,904	71.1%	\$67,285,652	\$48,173,467	71.6%	-41.5%
2023	\$70,911,754	\$54,240,351	76.5%	\$70,516,287	\$51,086,065	72.4%	0.9%

## GROUP:

### MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$560,146,920	\$488,893,136	87.3%	\$565,611,452	\$486,316,913	86.0%	63.9%
2015	\$691,127,193	\$578,694,688	83.7%	\$680,220,832	\$576,935,427	84.8%	23.4%
2016	\$726,048,216	\$470,959,721	64.9%	\$727,949,453	\$495,151,121	68.0%	5.1%
2017	\$874,443,318	\$646,213,649	73.9%	\$874,471,556	\$652,640,715	74.6%	20.4%
2018	\$1,023,239,242	\$798,570,383	78.0%	\$1,027,972,778	\$790,872,720	76.9%	17.0%
2019	\$1,237,347,873	\$1,006,704,871	81.4%	\$1,214,378,857	\$1,039,887,722	85.6%	20.9%
2020	\$1,305,253,217	\$988,573,298	75.7%	\$1,301,591,643	\$991,510,757	76.2%	5.5%
2021	\$1,309,303,512	\$1,139,631,211	87.0%	\$1,335,571,289	\$1,111,581,957	83.2%	0.3%
2022	\$1,919,267,266	\$1,580,841,811	82.4%	\$1,894,210,349	\$1,560,791,500	82.4%	46.6%
2023	\$2,969,073,150	\$2,422,415,555	81.6%	\$2,969,303,442	\$2,492,281,631	83.9%	54.7%

## TOTAL GROUP ACCIDENT & HEALTH

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$5,912,472,999	\$4,734,684,566	80.1%	\$5,932,467,478	\$4,729,106,823	79.7%	3.2%
2015	\$6,176,375,862	\$4,911,623,433	79.5%	\$6,146,129,592	\$4,896,386,297	79.7%	4.5%
2016	\$6,332,888,871	\$4,902,320,349	77.4%	\$6,317,328,365	\$4,924,983,663	78.0%	2.5%
2017	\$6,948,053,461	\$5,396,187,401	77.7%	\$6,886,982,535	\$5,403,688,602	78.5%	9.7%
2018	\$7,377,084,578	\$5,986,979,125	81.2%	\$7,408,058,253	\$5,981,255,455	80.7%	6.2%
2019	\$7,806,853,498	\$6,334,916,631	81.1%	\$7,842,264,859	\$6,398,179,782	81.6%	5.8%
2020	\$7,488,993,977	\$5,881,400,046	78.5%	\$7,483,369,044	\$5,912,928,190	79.0%	-4.1%
2021	\$7,594,911,339	\$6,951,838,739	91.5%	\$7,618,085,733	\$6,341,675,193	83.2%	1.4%
2022	\$8,331,240,863	\$6,793,581,942	81.5%	\$8,292,104,874	\$6,794,921,436	81.9%	9.7%
2023	\$9,616,193,938	\$7,722,595,083	80.3%	\$9,629,306,562	\$7,792,235,701	80.9%	15.4%

## TOTAL ACCIDENT & HEALTH

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2014	\$8,566,352,459	\$6,860,000,641	80.1%	\$8,594,581,454	\$6,979,857,323	81.2%	5.3%
2015	\$9,193,669,241	\$7,311,042,490	79.5%	\$9,149,411,973	\$7,398,322,416	80.9%	7.3%
2016	\$9,793,285,565	\$7,649,653,524	78.1%	\$9,792,090,858	\$7,702,672,476	78.7%	6.5%
2017	\$10,504,626,607	\$8,015,776,881	76.3%	\$10,426,679,903	\$8,030,707,342	77.0%	7.3%
2018	\$10,850,809,852	\$8,537,273,710	78.7%	\$10,894,688,638	\$8,541,787,963	78.4%	3.3%
2019	\$11,256,594,400	\$9,003,786,293	80.0%	\$11,271,236,063	\$9,114,703,339	80.9%	3.7%
2020	\$11,164,428,169	\$8,676,230,447	77.7%	\$11,182,700,949	\$8,678,916,655	77.6%	−0.8%
2021	\$12,117,109,089	\$10,542,214,819	87.0%	\$12,162,834,670	\$10,004,580,052	82.3%	8.5%
2022	\$13,223,054,996	\$10,738,289,589	81.2%	\$13,182,068,034	\$10,797,215,610	81.9%	9.1%
2023	\$14,762,434,040	\$11,701,626,251	79.3%	\$14,854,571,514	\$11,852,877,839	79.8%	11.6%

## 5 INDIVIDUAL LIFE INSURANCE BY LINE OF BUSINESS BY COMPANY

### INDIVIDUAL: WHOLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 FINANCIAL LIFE	0.0%	196	\$42,250	\$103	\$62,651	148.5%
5 STAR LIFE INSURANCE COMPANY	0.0%	106	\$434,173	\$0	\$53,394	12.3%
AAA LIFE INSURANCE COMPANY	0.2%	68	\$1,359,149	\$0	\$440,280	32.4%
ABILITY INSURANCE COMPANY	0.0%	306	\$126	\$0	\$0	0.0%
ACCENDO INSURANCE COMPANY	0.2%	59	\$1,763,251	\$0	\$334,931	19.0%
ACCORDIA LIFE AND ANNUITY COMPANY	0.0%	312	\$0	\$0	\$449,193	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	167	\$78,343	\$0	\$375,485	479.3%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.3%	48	\$3,048,522	\$1,792	\$602,786	19.8%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	271	\$2,553	\$0	\$11,630	455.5%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	231	\$13,779	\$2,350	\$42,739	327.2%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.1%	88	\$779,090	\$0	\$811,386	104.1%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.2%	62	\$1,483,600	\$0	\$289,018	19.5%
AMERICAN FAMILY LIFE INSURANCE COMPANY	2.7%	9	\$23,425,447	\$1,641,958	\$18,453,168	85.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN FIDELITY ASSURANCE COMPANY	0.2%	63	\$1,470,451	\$957	\$421,501	28.7%
AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.0%	160	\$100,727	\$362	\$123,281	122.8%
AMERICAN GENERAL LIFE INSURANCE CO	0.7%	28	\$6,500,467	\$286,566	\$11,896,951	187.4%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	229	\$14,996	\$2,158	\$115,105	782.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.0%	202	\$38,776	\$0	\$717	1.8%
AMERICAN HOME LIFE INSURANCE COMPANY	0.1%	76	\$1,137,927	\$14,538	\$1,561,937	138.5%
AMERICAN INCOME LIFE INSURANCE CO	2.3%	10	\$20,209,685	\$397	\$7,033,734	34.8%
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.2%	70	\$1,349,370	\$81	\$964,211	71.5%
AMERICAN NATIONAL INSURANCE COMPANY	0.4%	42	\$3,711,794	\$29,097	\$3,548,935	96.4%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	238	\$9,279	\$0	\$4,000	43.1%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	262	\$4,794	\$0	\$16,054	334.9%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	270	\$2,789	\$0	\$0	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	144	\$163,293	\$37,657	\$284,613	197.4%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.0%	284	\$1,083	\$0	\$0	0.0%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.7%	30	\$5,930,755	\$466,094	\$2,338,781	47.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.5%	36	\$4,442,901	\$3,925	\$1,950,242	44.0%
AMERITAS LIFE INSURANCE CORP	0.3%	52	\$2,496,986	\$161,430	\$827,664	39.6%
AMICA LIFE INSURANCE COMPANY	0.0%	180	\$59,956	\$0	\$25,117	41.9%
ANTHEM LIFE INSURANCE COMPANY	0.0%	246	\$6,960	\$0	\$40,000	574.7%
ASSURED LIFE ASSOCIATION	0.0%	265	\$4,024	\$806	\$40,113	1,016.9%
ASSURITY LIFE INSURANCE COMPANY	0.1%	80	\$974,396	\$268,211	\$1,747,238	206.8%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	136	\$191,220	\$4,031	\$592,241	311.8%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	186	\$54,045	\$0	\$84,558	156.5%
ATHENE ANNUITY AND LIFE COMPANY	0.1%	99	\$543,850	\$467,048	\$2,920,701	622.9%
ATLANTA LIFE INSURANCE COMPANY	0.0%	312	\$0	\$0	\$51,876	
ATLANTIC COAST LIFE INSURANCE COMPANY	0.0%	261	\$4,871	\$0	\$0	0.0%
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	266	\$3,776	\$0	\$34	0.9%
AUGUSTAR LIFE INSURANCE COMPANY	0.9%	23	\$7,501,532	\$1,295,404	\$12,064,117	178.1%
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	153	\$117,477	\$0	\$660,899	562.6%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	280	\$1,580	\$0	\$7,057	446.6%
AUTO OWNERS LIFE INSURANCE COMPANY	0.1%	96	\$599,873	\$0	\$172,553	28.8%
BALTIMORE LIFE INSURANCE COMPANY THE	0.1%	98	\$562,741	\$2,322	\$617,902	110.2%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	208	\$31,340	\$0	\$18,531	59.1%
BANKERS LIFE AND CASUALTY COMPANY	1.0%	20	\$8,488,222	\$16,320	\$6,568,678	77.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
BANNER LIFE INSURANCE COMPANY	0.0%	193	\$47,038	\$0	\$108,188	230.0%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	240	\$8,031	\$4,040	\$2,052	75.9%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	257	\$5,297	\$0	\$5,000	94.4%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.6%	33	\$5,041,168	\$7,115	\$4,199,302	83.4%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.4%	41	\$3,758,300	\$500,526	\$1,943,466	65.0%
C M LIFE INSURANCE COMPANY	0.0%	254	\$5,580	\$0	\$185,304	3,320.9%
CANADA LIFE ASSURANCE COMPANY	0.0%	309	\$64	\$0	\$0	0.0%
CAPITOL LIFE INSURANCE COMPANY	0.0%	108	\$388,916	\$0	\$4,297,027	1,104.9%
CATHOLIC FRATERNAL LIFE	0.5%	38	\$4,305,312	\$0	\$2,891,952	67.2%
CATHOLIC ORDER OF FORESTERS	0.0%	181	\$58,505	\$19,826	\$120,577	240.0%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	190	\$49,405	\$1,347	\$241,097	490.7%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	-0.0%	318	\$-839	\$0	\$79,263	-9,447.3%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.0%	128	\$259,911	\$16	\$201,044	77.4%
CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0%	131	\$234,093	\$0	\$19,939	8.5%
CHURCH LIFE INSURANCE CORPORATION	0.0%	300	\$313	\$0	\$0	0.0%
CICA LIFE INSURANCE COMPANY OF AMERICA	0.0%	145	\$161,659	\$489	\$134,621	83.6%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.0%	307	\$119	\$0	\$0	0.0%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	241	\$7,969	\$0	\$10,100	126.7%
CINCINNATI LIFE INSURANCE COMPANY THE	0.2%	64	\$1,451,244	\$0	\$561,504	38.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CITIZENS SECURITY LIFE INS CO	0.0%	189	\$51,762	\$0	\$51,000	98.5%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.0%	222	\$17,792	\$0	\$31,399	176.5%
CLOVER INSURANCE COMPANY	0.0%	293	\$563	\$0	\$0	0.0%
CMFG LIFE INSURANCE COMPANY	0.9%	22	\$7,618,784	\$180,397	\$3,148,284	43.7%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.2%	67	\$1,410,067	\$0	\$229,588	16.3%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	132	\$221,667	\$0	\$117,404	53.0%
COLUMBIAN LIFE INSURANCE COMPANY	0.3%	51	\$2,645,753	\$0	\$2,302,307	87.0%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	177	\$65,433	\$0	\$57,673	88.1%
COLUMBUS LIFE INSURANCE COMPANY	0.0%	216	\$21,574	\$57,174	\$81,717	643.8%
COMBINED INSURANCE CO OF AMERICA	0.1%	86	\$830,315	\$0	\$1,564,371	188.4%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	217	\$20,817	\$45,931	\$75,537	583.5%
CONNECTICUT GENERAL LIFE INS CO	0.1%	87	\$781,300	\$172,317	\$7,189,931	942.3%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	168	\$75,469	\$227	\$134,746	178.8%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0%	124	\$286,063	\$0	\$216,951	75.8%
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.0%	298	\$355	\$0	\$0	0.0%
COUNTRY LIFE INSURANCE COMPANY	0.6%	32	\$5,300,982	\$1,100,303	\$2,766,761	72.9%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	232	\$12,495	\$1,725	\$0	13.8%
CSA FRATERNAL LIFE	0.0%	221	\$17,919	\$0	\$54,830	306.0%
CSI LIFE INSURANCE COMPANY	0.0%	279	\$1,758	\$0	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.0%	178	\$64,128	\$0	\$100,602	156.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
DELAWARE LIFE INSURANCE COMPANY	0.0%	312	\$0	\$0	\$974,490	
ELCO MUTUAL LIFE AND ANNUITY	0.0%	165	\$81,340	\$825	\$72,785	90.5%
EMC NATIONAL LIFE COMPANY	0.2%	57	\$2,060,836	\$5,349	\$1,125,027	54.9%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.1%	84	\$867,507	\$0	\$4,895,351	564.3%
EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY	0.0%	151	\$134,522	\$0	\$7,551	5.6%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.2%	61	\$1,531,765	\$1,508,398	\$4,885,656	417.4%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	297	\$430	\$0	\$61,327	14,262.1%
EVERLAKE ASSURANCE COMPANY	0.0%	141	\$171,065	\$0	\$49,139	28.7%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	120	\$302,771	\$0	\$555,555	183.5%
EVERLY LIFE INSURANCE COMPANY	0.0%	135	\$192,047	\$1,157	\$71,756	38.0%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.2%	65	\$1,421,644	\$43,995	\$1,656,584	119.6%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.0%	143	\$164,279	\$0	\$20,463	12.5%
FAMILY LIFE INSURANCE COMPANY	0.0%	140	\$171,796	\$0	\$285,831	166.4%
FAMILY SERVICE LIFE INSURANCE COMPANY	0.0%	310	\$19	\$0	\$88,089	463,626.3%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	3.3%	7	\$28,627,190	\$2,757,106	\$20,288,319	80.5%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.3%	50	\$2,689,099	\$0	\$2,008,476	74.7%
FEDERAL LIFE INSURANCE COMPANY	0.0%	204	\$33,481	\$819	\$16,184	50.8%
FEDERATED LIFE INSURANCE COMPANY	0.0%	250	\$6,381	\$0	\$35,700	559.5%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.0%	220	\$18,418	\$2,656	\$156,627	864.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.1%	89	\$748,386	\$5,326	\$229,618	31.4%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	175	\$67,586	\$0	\$440,543	651.8%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	198	\$41,585	\$77,717	\$53,381	315.3%
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	0.0%	253	\$5,745	\$6,253	\$69,156	1,312.6%
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA	0.0%	296	\$468	\$67	\$0	14.3%
FIRST GUARANTY INSURANCE COMPANY	0.0%	239	\$8,256	\$0	\$15,506	187.8%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	264	\$4,298	\$0	\$0	0.0%
FORETHOUGHT LIFE INSURANCE COMPANY	0.5%	35	\$4,529,338	\$0	\$861,751	19.0%
FORTITUDE US REINSURANCE COMPANY	0.0%	152	\$119,790	\$0	\$58,441	48.8%
FUNERAL DIRECTORS LIFE INSURANCE CO	0.4%	44	\$3,317,910	\$389	\$616,724	18.6%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	122	\$287,261	\$0	\$199,289	69.4%
GBU FINANCIAL LIFE	0.0%	211	\$28,183	\$9,554	\$118,289	453.6%
GCU	0.0%	162	\$90,996	\$710	\$52,009	57.9%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	201	\$40,584	\$0	\$98,191	241.9%
GENWORTH LIFE INSURANCE COMPANY	0.0%	295	\$499	\$0	\$0	0.0%
GERBER LIFE INSURANCE COMPANY	1.2%	16	\$10,622,413	\$0	\$4,944,054	46.5%
GLEANER LIFE INSURANCE SOCIETY	0.0%	200	\$40,738	\$1,226	\$0	3.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.7%	31	\$5,776,906	\$76	\$2,374,664	41.1%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	130	\$236,798	\$21,899	\$569,444	249.7%
GPM HEALTH AND LIFE INSURANCE COMPANY	0.0%	283	\$1,275	\$0	\$0	0.0%
GRANGE LIFE INSURANCE COMPANY	0.0%	213	\$24,787	\$0	\$15,113	61.0%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	255	\$5,528	\$54	\$149,574	2,706.7%
GREAT WESTERN INSURANCE COMPANY	0.2%	69	\$1,357,462	\$0	\$629,780	46.4%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.1%	90	\$718,331	\$0	\$450,610	62.7%
GUARANTY INCOME LIFE INSURANCE COMPANY	0.0%	225	\$17,008	\$0	\$14,203	83.5%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.8%	12	\$15,384,440	\$5,289,116	\$16,835,421	143.8%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	182	\$56,162	\$0	\$100,327	178.6%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	312	\$0	\$0	\$-230	
HOMESTEADERS LIFE COMPANY	0.0%	147	\$152,319	\$0	\$164,111	107.7%
HORACE MANN LIFE INSURANCE COMPANY	0.1%	95	\$602,609	\$0	\$508,544	84.4%
HUMANADENTAL INSURANCE COMPANY	0.0%	290	\$626	\$0	\$3,000	479.2%
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	158	\$103,891	\$801	\$78,281	76.1%
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	0.0%	302	\$244	\$18	\$7,822	3,213.1%
IDEALIFE INSURANCE COMPANY	0.0%	258	\$5,217	\$0	\$19,272	369.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1%	103	\$481,712	\$47,561	\$628,503	140.3%
INTEGRITY LIFE INSURANCE COMPANY	0.0%	285	\$1,002	\$0	\$21,348	2,130.5%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.0%	205	\$33,323	\$2,055	\$41,539	130.8%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	215	\$22,490	\$349	\$22,895	103.4%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.2%	66	\$1,416,321	\$243,766	\$10,897,524	786.6%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.4%	47	\$3,093,188	\$1,772,868	\$18,464,135	654.2%
KANSAS CITY LIFE INSURANCE COMPANY	0.1%	102	\$486,997	\$127,152	\$971,952	225.7%
KNIGHTS OF COLUMBUS	3.2%	8	\$28,132,961	\$7,721,200	\$22,448,966	107.2%
LAFAYETTE LIFE INSURANCE COMPANY THE	3.6%	6	\$31,287,589	\$9,316,802	\$15,488,104	79.3%
LEGACY LIFE INSURANCE COMPANY OF MISSOURI	0.0%	171	\$72,186	\$0	\$18,310	25.4%
LEWER LIFE INSURANCE COMPANY	0.0%	308	\$85	\$0	\$0	0.0%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.1%	92	\$620,734	\$0	\$124,944	20.1%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.8%	25	\$7,392,207	\$11	\$903,632	12.2%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	149	\$142,741	\$0	\$25,519	17.9%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.0%	169	\$74,887	\$556	\$26,348	35.9%
LIFESECURE INSURANCE COMPANY	0.0%	233	\$11,923	\$0	\$66,228	555.5%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	110	\$369,065	\$0	\$133,906	36.3%
LINCOLN BENEFIT LIFE COMPANY	0.0%	155	\$110,836	\$0	\$128,258	115.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.8%	26	\$7,328,550	\$1,101	\$4,635,463	63.3%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	289	\$797	\$3,209	\$14,179	2,181.7%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.1%	83	\$909,655	\$282,700	\$2,032,144	254.5%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	148	\$150,593	\$1,914	\$154,731	104.0%
LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0%	294	\$522	\$0	\$0	0.0%
LUMICO LIFE INSURANCE COMPANY	0.0%	134	\$215,233	\$0	\$91,631	42.6%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	176	\$66,899	\$380	\$131,689	197.4%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	248	\$6,704	\$1,992	\$47,469	737.8%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	237	\$10,883	\$0	\$69,187	635.7%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	150	\$134,919	\$4,245	\$306,756	230.5%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	7.4%	2	\$64,623,377	\$22,688,225	\$47,240,768	108.2%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	191	\$48,823	\$0	\$10,000	20.5%
MEDICO INSURANCE COMPANY	0.0%	226	\$17,004	\$5,009	\$33,376	225.7%
MEMBERS LIFE INSURANCE COMPANY	0.1%	82	\$925,706	\$0	\$193,601	20.9%
MERIT LIFE INSURANCE CO.	0.0%	263	\$4,575	\$0	\$21,208	463.6%
METROPOLITAN LIFE INSURANCE COMPANY	1.2%	17	\$10,237,831	\$6,286,928	\$40,701,279	459.0%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.9%	21	\$8,128,181	\$1,909,534	\$32,095,417	418.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.1%	104	\$476,044	\$13,037	\$184,550	41.5%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	227	\$15,793	\$626	\$46,964	301.3%
MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.0%	234	\$11,484	\$3,051	\$15,100	158.1%
MINNESOTA LIFE INSURANCE COMPANY	0.4%	39	\$3,914,323	\$264,424	\$1,236,684	38.3%
MODERN WOODMEN OF AMERICA	0.4%	45	\$3,209,826	\$338,260	\$3,726,276	126.6%
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	278	\$1,790	\$14	\$5,679	318.0%
MONY LIFE INSURANCE COMPANY	0.1%	81	\$926,229	\$650,776	\$3,550,304	453.6%
MOUNTAIN LIFE INSURANCE COMPANY	0.0%	219	\$19,254	\$0	\$0	0.0%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	272	\$2,540	\$0	\$0	0.0%
NASSAU LIFE AND ANNUITY COMPANY	0.0%	109	\$383,727	\$0	\$604,639	157.6%
NASSAU LIFE INSURANCE COMPANY	0.4%	43	\$3,552,024	\$3,308,533	\$12,452,675	443.7%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	199	\$41,531	\$0	\$170,072	409.5%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	118	\$307,384	\$0	\$84,438	27.5%
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.0%	251	\$5,923	\$617	\$44,018	753.6%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	133	\$215,433	\$979	\$145,365	67.9%
NATIONAL LIFE INSURANCE COMPANY	0.4%	46	\$3,209,592	\$1,660,943	\$2,914,565	142.6%
NATIONAL SLOVAK SOCIETY OF THE USA	0.0%	260	\$4,974	\$560	\$1,199	35.4%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	214	\$24,546	\$0	\$20,000	81.5%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	206	\$32,904	\$2,365	\$237,703	729.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	123	\$286,330	\$335	\$66,652	23.4%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	129	\$245,874	\$195,355	\$878,271	436.7%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	163	\$89,945	\$27,215	\$197,989	250.4%
NEW ERA LIFE INSURANCE COMPANY	0.0%	312	\$0	\$0	\$11,888	
NEW YORK LIFE INSURANCE COMPANY	6.1%	3	\$53,315,458	\$23,430,748	\$64,626,919	165.2%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.1%	93	\$611,649	\$0	\$989,404	161.8%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	22.1%	1	\$193,483,902	\$115,530,832	\$156,767,731	140.7%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	111	\$366,841	\$996	\$271,074	74.2%
OHIO STATE LIFE INSURANCE COMPANY THE	0.0%	277	\$1,855	\$528	\$9,217	525.3%
OLD AMERICAN INSURANCE COMPANY	0.8%	27	\$7,203,623	\$0	\$4,761,118	66.1%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	312	\$0	\$0	\$1,119	
OXFORD LIFE INSURANCE COMPANY	0.1%	72	\$1,293,558	\$0	\$1,048,519	81.1%
OZARK NATIONAL LIFE INSURANCE COMPANY	1.8%	11	\$15,829,889	\$43,689	\$12,903,901	81.8%
PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.0%	268	\$3,464	\$0	\$0	0.0%
PACIFIC LIFE INSURANCE COMPANY	0.2%	71	\$1,321,123	\$15,828	\$1,704,897	130.2%
PAN AMERICAN ASSURANCE COMPANY	0.0%	301	\$284	\$0	\$12,483	4,395.4%
PAN-AMERICAN LIFE INSURANCE COMPANY	0.3%	49	\$2,735,910	\$126,042	\$1,667,310	65.5%
PARK AVENUE LIFE INSURANCE COMPANY	0.0%	311	\$8	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	275	\$2,375	\$0	\$19,292	812.3%
PEKIN LIFE INSURANCE COMPANY	0.1%	94	\$609,648	\$270	\$78,573	12.9%
PENN MUTUAL LIFE INSURANCE COMPANY THE	1.6%	14	\$13,836,180	\$1,421,837	\$2,543,670	28.7%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	117	\$314,006	\$0	\$238,467	75.9%
PHL VARIABLE INSURANCE COMPANY	0.0%	183	\$55,659	\$0	\$16,140	29.0%
PHYSICIANS LIFE INSURANCE COMPANY	0.5%	37	\$4,353,097	\$0	\$3,231,586	74.2%
PIONEER AMERICAN INSURANCE COMPANY	0.2%	58	\$1,971,216	\$0	\$817,369	41.5%
PIONEER MUTUAL LIFE INSURANCE COMPANY	0.0%	299	\$347	\$1,229	\$0	354.2%
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	112	\$362,566	\$270	\$135,507	37.4%
POLISH FALCONS OF AMERICA	0.0%	236	\$10,896	\$0	\$12,889	118.3%
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA	0.0%	223	\$17,343	\$2,703	\$63,052	379.1%
POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0%	259	\$5,199	\$423	\$619,158	11,917.3%
PRINCIPAL LIFE INSURANCE COMPANY	0.1%	79	\$1,057,256	\$1,153,019	\$3,919,902	479.8%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	276	\$2,371	\$1,112	\$34,892	1,518.5%
PROTECTIVE LIFE INSURANCE COMPANY	0.1%	77	\$1,098,195	\$14,822	\$638,167	59.5%
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	0.0%	256	\$5,356	\$0	\$8,818	164.6%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.4%	40	\$3,892,024	\$0	\$1,841,763	47.3%
PRUCO LIFE INSURANCE COMPANY	0.0%	203	\$34,441	\$0	\$57,080	165.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	244	\$7,626	\$0	\$1,078	14.1%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.0%	212	\$27,852	\$219	\$130,862	470.6%
RELIASTAR LIFE INSURANCE COMPANY	0.1%	100	\$537,082	\$152,442	\$2,483,439	490.8%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	243	\$7,673	\$1,827	\$16,230	235.3%
RESERVE NATIONAL INSURANCE COMPANY	0.0%	126	\$262,509	\$0	\$200,901	76.5%
REVOL ONE INSURANCE COMPANY	0.0%	281	\$1,477	\$0	\$0	0.0%
RGA REINSURANCE COMPANY	0.0%	105	\$434,242	\$410,196	\$618,587	236.9%
ROYAL NEIGHBORS OF AMERICA	0.3%	53	\$2,419,644	\$28,662	\$1,655,337	69.6%
S USA LIFE INSURANCE COMPANY INC	0.1%	73	\$1,211,963	\$0	\$199,502	16.5%
SAGICOR LIFE INSURANCE COMPANY	0.0%	210	\$29,841	\$422	\$33,814	114.7%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	235	\$10,974	\$7,215	\$45,679	482.0%
SECURIAN LIFE INSURANCE COMPANY	0.0%	156	\$106,381	\$0	\$1,120,220	1,053.0%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.0%	121	\$292,065	\$81,353	\$819,927	308.6%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.0%	115	\$333,363	\$43,973	\$5,635,309	1,703.6%
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	0.2%	55	\$2,169,367	\$108,333	\$0	5.0%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.1%	75	\$1,161,315	\$54	\$561,412	48.3%
SENIOR LIFE INSURANCE COMPANY	0.2%	56	\$2,094,115	\$0	\$703,533	33.6%
SENTINEL AMERICAN LIFE INSURANCE CO	0.0%	303	\$168	\$0	\$0	0.0%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	142	\$164,979	\$2,918	\$219,227	134.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SHELTER LIFE INSURANCE COMPANY	1.0%	18	\$9,125,953	\$1,079,653	\$5,228,981	69.1%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	164	\$89,807	\$997	\$370,761	414.0%
SILAC INSURANCE COMPANY	0.0%	107	\$410,480	\$0	\$522,169	127.2%
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	247	\$6,852	\$513	\$14,484	218.9%
SONS OF NORWAY	0.0%	113	\$357,768	\$395	\$123,879	34.7%
STANDARD INSURANCE COMPANY	0.0%	188	\$53,306	\$21,605	\$155,698	332.6%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	137	\$175,961	\$3,660	\$222,211	128.4%
STANDARD LIFE AND CASUALTY INSURANCE COMPANY	0.0%	252	\$5,909	\$-2,733	\$2,638	-1.6%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	282	\$1,369	\$27	\$8,483	621.6%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	157	\$104,991	\$0	\$275,317	262.2%
STATE FARM LIFE INSURANCE COMPANY	5.4%	4	\$47,074,462	\$15,610,289	\$41,065,629	120.4%
STATE LIFE INSURANCE COMPANY	0.7%	29	\$6,252,570	\$9,496	\$384,829	6.3%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	209	\$29,971	\$0	\$0	0.0%
STERLING LIFE INSURANCE COMPANY	0.0%	174	\$67,814	\$0	\$23,457	34.6%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.1%	85	\$844,445	\$549,260	\$2,012,509	303.4%
SUPREME COUNCIL OF THE ROYAL ARCANUM	0.0%	179	\$63,450	\$903	\$48,242	77.5%
SURETY LIFE INSURANCE COMPANY	0.0%	292	\$594	\$0	\$0	0.0%
SYMETRA LIFE INSURANCE COMPANY	0.0%	192	\$48,015	\$94	\$191,027	398.0%
SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.0%	274	\$2,415	\$0	\$15,000	621.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.0%	267	\$3,588	\$0	\$5,532	154.2%
TEXAS LIFE INSURANCE COMPANY	0.1%	101	\$491,855	\$535,001	\$199,602	149.4%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.5%	34	\$4,796,365	\$283,389	\$4,212,659	93.7%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	1.0%	19	\$9,023,400	\$22,212,779	\$58,467,853	894.1%
THE RELIABLE LIFE INSURANCE COMPANY	0.8%	24	\$7,413,974	\$0	\$9,324,955	125.8%
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	0.0%	125	\$265,595	\$18,617	\$57,116	28.5%
THRIVENT FINANCIAL FOR LUTHERANS	1.6%	13	\$14,095,325	\$6,971,436	\$16,284,906	165.0%
TIER ONE INSURANCE COMPANY	0.0%	172	\$71,432	\$0	\$0	0.0%
TRANS WORLD ASSURANCE COMPANY	0.0%	154	\$113,756	\$0	\$53,850	47.3%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	224	\$17,152	\$0	\$12,876	75.1%
TRANSAMERICA LIFE INSURANCE COMPANY	1.3%	15	\$11,750,811	\$33,490	\$10,760,886	91.9%
TRUSPIRE RETIREMENT INSURANCE COMPANY	0.0%	195	\$44,460	\$0	\$54,006	121.5%
TRUSTED FRATERNAL LIFE	0.0%	127	\$260,592	\$16,635	\$260,116	106.2%
TRUSTMARK INSURANCE COMPANY	0.0%	185	\$54,339	\$5,958	\$194,248	368.4%
U.S. FINANCIAL LIFE INSURANCE COMPANY	0.0%	287	\$895	\$0	\$0	0.0%
UNIFIED LIFE INSURANCE COMPANY	0.0%	166	\$79,028	\$983	\$146,366	186.5%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	228	\$15,588	\$0	\$51,760	332.1%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	273	\$2,471	\$455	\$3,000	139.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNION SECURITY INSURANCE COMPANY	0.0%	161	\$92,402	\$1,640	\$534,013	579.7%
UNITED AMERICAN INSURANCE COMPANY	0.0%	139	\$173,229	\$0	\$331,842	191.6%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	170	\$73,305	\$15,035	\$472,660	665.3%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.1%	78	\$1,072,921	\$1,263	\$1,148,260	107.1%
UNITED HOME LIFE INSURANCE COMPANY	0.1%	74	\$1,173,828	\$0	\$600,487	51.2%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	230	\$13,862	\$0	\$25,992	187.5%
UNITED LIFE INSURANCE COMPANY	0.1%	91	\$667,163	\$0	\$1,290,932	193.5%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	207	\$31,687	\$0	\$57,888	182.7%
UNITED OF OMAHA LIFE INSURANCE COMPANY	4.1%	5	\$36,234,794	\$37	\$22,622,344	62.4%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.0%	304	\$157	\$0	\$0	0.0%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	197	\$41,743	\$2,958	\$195,536	475.5%
UNITY FINANCIAL LIFE INSURANCE COMPANY	0.0%	114	\$348,887	\$0	\$462,970	132.7%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	194	\$46,502	\$0	\$360,749	775.8%
UNUM INSURANCE COMPANY	0.0%	249	\$6,575	\$0	\$21,644	329.2%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.0%	138	\$173,286	\$137,683	\$869,936	581.5%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	218	\$20,344	\$0	\$0	0.0%
USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.0%	288	\$875	\$0	\$15,076	1,723.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
USAA LIFE INSURANCE COMPANY	0.2%	60	\$1,564,110	\$445,869	\$1,665,697	135.0%
USABLE LIFE	0.0%	291	\$601	\$0	\$0	0.0%
VANTIS LIFE INSURANCE COMPANY	0.0%	173	\$68,008	\$338	\$26,000	38.7%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	187	\$53,506	\$108,515	\$267,580	702.9%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	146	\$153,157	\$23,065	\$660,097	446.1%
WEST COAST LIFE INSURANCE COMPANY	0.0%	184	\$55,604	\$157,048	\$52,903	377.6%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.3%	54	\$2,249,243	\$951,899	\$3,572,202	201.1%
WESTERN CATHOLIC UNION	0.1%	97	\$565,257	\$0	\$959,417	169.7%
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.0%	269	\$3,436	\$0	\$6,000	174.6%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	305	\$146	\$0	\$0	0.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	119	\$305,014	\$191,143	\$4,259,467	1,459.1%
WILLIAM PENN ASSOCIATION	0.0%	242	\$7,746	\$3,429	\$15,275	241.5%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	159	\$103,797	\$0	\$568,674	547.9%
WOMAN'S LIFE INSURANCE SOCIETY	0.0%	245	\$7,000	\$2,433	\$7,624	143.7%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	116	\$323,322	\$36,614	\$300,258	104.2%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	286	\$956	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$874,717,094</b>	<b>\$265,427,031</b>	<b>\$869,079,019</b>	<b>129.7%</b>

## INDIVIDUAL: TERM LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 FINANCIAL LIFE	0.0%	219	\$5,921	\$0	\$0	0.0%
5 STAR LIFE INSURANCE COMPANY	0.0%	115	\$214,930	\$0	\$0	0.0%
AAA LIFE INSURANCE COMPANY	0.5%	37	\$3,233,035	\$0	\$1,845,075	57.1%
ACCORDIA LIFE AND ANNUITY COMPANY	0.0%	107	\$268,312	\$0	\$448	0.2%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.1%	98	\$370,204	\$0	\$0	0.0%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.3%	62	\$1,596,533	\$0	\$614,623	38.5%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	232	\$2,933	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.4%	44	\$2,600,147	\$0	\$1,307,676	50.3%
AMERICAN FAMILY LIFE INSURANCE COMPANY	4.4%	6	\$26,231,786	\$6,568	\$15,373,305	58.6%
AMERICAN FIDELITY ASSURANCE COMPANY	0.6%	35	\$3,432,432	\$119,521	\$3,333,649	100.6%
AMERICAN GENERAL LIFE INSURANCE CO	4.0%	7	\$23,716,744	\$22,966	\$22,901,356	96.7%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	110	\$240,350	\$0	\$70,101	29.2%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.0%	105	\$290,068	\$0	\$404,979	139.6%
AMERICAN HOME LIFE INSURANCE COMPANY	0.1%	104	\$295,547	\$0	\$280,170	94.8%
AMERICAN INCOME LIFE INSURANCE CO	0.2%	71	\$1,139,161	\$0	\$228,403	20.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.0%	233	\$2,784	\$0	\$21,910	787.0%
AMERICAN NATIONAL INSURANCE COMPANY	0.5%	38	\$3,142,050	\$0	\$948,707	30.2%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	215	\$6,618	\$0	\$0	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	123	\$142,799	\$0	\$122,082	85.5%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.1%	81	\$693,958	\$0	\$0	0.0%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.4%	49	\$2,267,388	\$0	\$1,645,616	72.6%
AMERITAS LIFE INSURANCE CORP	0.3%	56	\$1,760,434	\$0	\$1,156,526	65.7%
AMICA LIFE INSURANCE COMPANY	0.1%	101	\$345,782	\$0	\$0	0.0%
ANTHEM LIFE INSURANCE COMPANY	0.0%	140	\$81,524	\$0	\$2,280	2.8%
ASSURED LIFE ASSOCIATION	0.0%	256	\$313	\$0	\$0	0.0%
ASSURITY LIFE INSURANCE COMPANY	0.2%	76	\$1,004,114	\$0	\$1,760,172	175.3%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.1%	89	\$533,841	\$0	\$1,294,019	242.4%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	255	\$392	\$0	\$0	0.0%
ATHENE ANNUITY AND LIFE COMPANY	0.0%	149	\$67,743	\$1,572	\$39,896	61.2%
ATLANTA LIFE INSURANCE COMPANY	0.0%	269	\$0	\$0	\$1,080	
AUGUSTAR LIFE ASSURANCE CORPORATION	0.5%	40	\$2,735,397	\$0	\$1,975,000	72.2%
AUTO OWNERS LIFE INSURANCE COMPANY	0.4%	47	\$2,378,180	\$0	\$1,427,303	60.0%
AXCELUS FINANCIAL LIFE INSURANCE COMPANY	0.0%	237	\$2,341	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	185	\$20,422	\$0	\$0	0.0%
BANKERS LIFE AND CASUALTY COMPANY	0.1%	95	\$412,183	\$0	\$57,962	14.1%
BANNER LIFE INSURANCE COMPANY	4.7%	5	\$27,692,721	\$0	\$16,440,437	59.4%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	208	\$9,943	\$0	\$0	0.0%
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.0%	205	\$11,928	\$0	\$0	0.0%
BESTOW LIFE INSURANCE COMPANY	0.0%	189	\$18,485	\$0	\$0	0.0%
BRIGHTHOUSE LIFE INSURANCE COMPANY	1.2%	21	\$7,227,636	\$0	\$9,691,315	134.1%
C M LIFE INSURANCE COMPANY	0.1%	91	\$447,520	\$0	\$0	0.0%
CAPITOL LIFE INSURANCE COMPANY	0.0%	234	\$2,511	\$0	\$0	0.0%
CATHOLIC LIFE INSURANCE	0.0%	265	\$76	\$0	\$0	0.0%
CATHOLIC ORDER OF FORESTERS	0.0%	213	\$7,269	\$0	\$300,000	4,127.1%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	216	\$6,477	\$0	\$600	9.3%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	204	\$11,932	\$0	\$0	0.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.1%	80	\$755,752	\$0	\$436,071	57.7%
CHURCH LIFE INSURANCE CORPORATION	0.0%	248	\$944	\$0	\$0	0.0%
CICA LIFE INSURANCE COMPANY OF AMERICA	0.0%	266	\$74	\$0	\$434	586.5%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	211	\$7,917	\$0	\$0	0.0%
CINCINNATI LIFE INSURANCE COMPANY THE	1.7%	16	\$9,794,025	\$0	\$7,088,361	72.4%
CMFG LIFE INSURANCE COMPANY	0.5%	39	\$2,810,565	\$0	\$709,000	25.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.4%	52	\$2,100,999	\$0	\$600,015	28.6%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	187	\$19,666	\$0	\$35,000	178.0%
COLUMBIAN LIFE INSURANCE COMPANY	0.1%	86	\$550,461	\$0	\$76,949	14.0%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	257	\$278	\$0	\$0	0.0%
COLUMBUS LIFE INSURANCE COMPANY	0.1%	100	\$346,090	\$0	\$347,852	100.5%
COMBINED INSURANCE CO OF AMERICA	0.0%	192	\$15,432	\$0	\$0	0.0%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	181	\$22,616	\$0	\$0	0.0%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	179	\$27,264	\$0	\$0	0.0%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0%	242	\$1,866	\$0	\$0	0.0%
COUNTRY LIFE INSURANCE COMPANY	0.7%	31	\$4,170,090	\$1,751	\$1,898,066	45.6%
CSA FRATERNAL LIFE	0.0%	239	\$2,286	\$0	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.0%	217	\$6,274	\$0	\$0	0.0%
DIRECT GENERAL LIFE INSURANCE COMPANY	0.0%	177	\$29,587	\$0	\$0	0.0%
ELCO MUTUAL LIFE AND ANNUITY	0.0%	231	\$3,252	\$156	\$0	4.8%
ELIPS LIFE INSURANCE COMPANY	0.0%	244	\$1,223	\$0	\$0	0.0%
EMC NATIONAL LIFE COMPANY	0.2%	69	\$1,223,044	\$127	\$476,145	38.9%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	172	\$32,987	\$0	\$0	0.0%
EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY	0.0%	152	\$64,937	\$0	\$0	0.0%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.8%	30	\$4,825,596	\$0	\$10,700,000	221.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	112	\$220,455	\$0	\$4,526	2.1%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	269	\$0	\$0	\$49,074	
EVERLAKE ASSURANCE COMPANY	0.3%	63	\$1,576,001	\$0	\$19	0.0%
EVERLAKE LIFE INSURANCE COMPANY	0.1%	77	\$855,000	\$0	\$452,976	53.0%
EVERLY LIFE INSURANCE COMPANY	0.0%	236	\$2,429	\$0	\$0	0.0%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	137	\$91,112	\$0	\$100,000	109.8%
FAMILY LIFE INSURANCE COMPANY	0.0%	162	\$45,775	\$0	\$0	0.0%
FAMILY SERVICE LIFE INSURANCE COMPANY	0.0%	269	\$0	\$0	\$1,648	
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	2.6%	10	\$15,536,942	\$0	\$5,791,170	37.3%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	2.2%	13	\$12,993,689	\$0	\$4,667,031	35.9%
FEDERAL LIFE INSURANCE COMPANY	0.0%	180	\$23,515	\$0	\$5,044	21.5%
FEDERATED LIFE INSURANCE COMPANY	0.5%	41	\$2,728,760	\$0	\$3,007,829	110.2%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.3%	64	\$1,563,647	\$0	\$3,140,667	200.9%
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.0%	142	\$77,957	\$0	\$0	0.0%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.3%	53	\$2,034,090	\$43,987	\$794,795	41.2%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.1%	88	\$535,497	\$0	\$500	0.1%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	261	\$120	\$0	\$0	0.0%
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.3%	65	\$1,534,792	\$0	\$1,713,767	111.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FORTITUDE US REINSURANCE COMPANY	0.0%	166	\$42,088	\$0	\$20,533	48.8%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.6%	36	\$3,390,995	\$0	\$547,292	16.1%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	151	\$66,109	\$0	\$0	0.0%
GBU FINANCIAL LIFE	0.0%	207	\$11,594	\$0	\$0	0.0%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	1.9%	14	\$11,261,095	\$0	\$12,249,558	108.8%
GENWORTH LIFE INSURANCE COMPANY	0.3%	55	\$1,947,536	\$0	\$1,608,100	82.6%
GERBER LIFE INSURANCE COMPANY	0.0%	106	\$285,646	\$0	\$98,070	34.3%
GLENER LIFE INSURANCE SOCIETY	0.0%	214	\$6,900	\$0	\$80,000	1,159.4%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	1.2%	22	\$6,889,329	\$0	\$5,851,562	84.9%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.1%	78	\$824,040	\$0	\$717,265	87.0%
GRANGE LIFE INSURANCE COMPANY	0.0%	178	\$28,102	\$0	\$0	0.0%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	120	\$157,693	\$0	\$25,000	15.9%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	128	\$124,017	\$0	\$115,984	93.5%
GUARANTY INCOME LIFE INSURANCE COMPANY	0.0%	212	\$7,642	\$0	\$42,102	550.9%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.1%	85	\$563,661	\$0	\$0	0.0%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.2%	68	\$1,234,279	\$0	\$7,939	0.6%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	164	\$44,468	\$163	\$40,113	90.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
HORACE MANN LIFE INSURANCE COMPANY	0.1%	90	\$470,845	\$0	\$292,317	62.1%
HUMANADENTAL INSURANCE COMPANY	0.0%	220	\$5,172	\$0	\$6,248	120.8%
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	167	\$39,967	\$0	\$58	0.1%
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	0.0%	267	\$24	\$0	\$0	0.0%
IDEALIFE INSURANCE COMPANY	0.0%	194	\$15,126	\$0	\$0	0.0%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1%	82	\$639,163	\$0	\$312,185	48.8%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	125	\$133,310	\$0	\$43,601	32.7%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	171	\$33,505	\$0	\$102,398	305.6%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.9%	29	\$5,084,043	\$0	\$6,267,671	123.3%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	118	\$172,497	\$63,144	\$176,079	138.7%
JOHN ALDEN LIFE INSURANCE COMPANY	0.0%	263	\$97	\$0	\$5,005	5,159.8%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	1.1%	25	\$6,465,048	\$25,000	\$2,484,637	38.8%
KANSAS CITY LIFE INSURANCE COMPANY	0.4%	48	\$2,278,586	\$0	\$2,423,409	106.4%
KNIGHTS OF COLUMBUS	1.0%	28	\$5,813,035	\$0	\$749,142	12.9%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	109	\$253,484	\$729	\$301,068	119.1%
LEADERS LIFE INSURANCE COMPANY	0.0%	160	\$49,596	\$575	\$0	1.2%
LEGACY LIFE INSURANCE COMPANY OF MISSOURI	0.0%	146	\$70,788	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	264	\$82	\$0	\$0	0.0%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.2%	72	\$1,134,055	\$0	\$49,466	4.4%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.3%	59	\$1,666,502	\$0	\$1,171,272	70.3%
LIFESECURE INSURANCE COMPANY	0.0%	252	\$510	\$0	\$0	0.0%
LINCOLN BENEFIT LIFE COMPANY	0.4%	51	\$2,150,690	\$0	\$1,639,229	76.2%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.0%	202	\$13,140	\$0	\$10,000	76.1%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	197	\$15,048	\$0	\$0	0.0%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	3.2%	8	\$18,800,156	\$1,276	\$9,805,001	52.2%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	228	\$3,794	\$0	\$0	0.0%
LUMICO LIFE INSURANCE COMPANY	0.2%	75	\$1,055,920	\$0	\$455,000	43.1%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	200	\$14,408	\$0	\$0	0.0%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	111	\$225,142	\$42	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	159	\$52,576	\$0	\$46,518	88.5%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	1.1%	23	\$6,773,426	\$26,452	\$2,103,800	31.5%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	116	\$187,495	\$0	\$447,300	238.6%
MEMBERS LIFE INSURANCE COMPANY	0.0%	262	\$111	\$0	\$1,250	1,126.1%
MERIT LIFE INSURANCE CO.	0.0%	254	\$396	\$0	\$3,374	852.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
METROPOLITAN LIFE INSURANCE COMPANY	0.4%	50	\$2,171,744	\$5,498	\$14,244,055	656.1%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.3%	61	\$1,618,832	\$0	\$1,103,913	68.2%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.4%	43	\$2,653,041	\$0	\$1,109,837	41.8%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	117	\$181,955	\$746	\$94,540	52.4%
MINNESOTA LIFE INSURANCE COMPANY	1.0%	27	\$6,006,783	\$0	\$4,708,508	78.4%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	113	\$217,785	\$0	\$30,000	13.8%
MODERN WOODMEN OF AMERICA	0.3%	57	\$1,751,433	\$921	\$1,565,306	89.4%
MONY LIFE INSURANCE COMPANY	0.0%	114	\$216,547	\$0	\$878,630	405.7%
MOUNTAIN LIFE INSURANCE COMPANY	0.0%	155	\$57,155	\$0	\$0	0.0%
NASSAU LIFE AND ANNUITY COMPANY	0.0%	150	\$66,959	\$0	\$20,000	29.9%
NASSAU LIFE INSURANCE COMPANY	0.0%	153	\$57,953	\$0	\$0	0.0%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	193	\$15,348	\$0	\$100,280	653.4%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	158	\$54,752	\$0	\$0	0.0%
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.0%	195	\$15,101	\$0	\$0	0.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	235	\$2,505	\$0	\$99,187	3,959.6%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	182	\$22,361	\$6	\$211,851	947.4%
NATIONAL HEALTH INSURANCE COMPANY	0.1%	84	\$595,012	\$0	\$326,250	54.8%
NATIONAL LIFE INSURANCE COMPANY	0.0%	126	\$132,758	\$2,291	\$565	2.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	130	\$118,828	\$0	\$0	0.0%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	168	\$38,612	\$0	\$71,292	184.6%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.4%	45	\$2,467,924	\$0	\$1,000,832	40.6%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	145	\$72,261	\$12,729	\$37,121	69.0%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	129	\$120,869	\$0	\$950,629	786.5%
NEW YORK LIFE INSURANCE COMPANY	1.8%	15	\$10,693,338	\$894	\$5,063,206	47.4%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.6%	33	\$3,472,376	\$0	\$3,053,275	87.9%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	7.6%	2	\$44,802,221	\$4,010,651	\$30,421,870	76.9%
NYLIFE INSURANCE COMPANY OF ARIZONA	0.1%	83	\$615,775	\$0	\$238,725	38.8%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.1%	93	\$438,714	\$0	\$122,906	28.0%
OCEANVIEW LIFE AND ANNUITY COMPANY	0.0%	245	\$1,171	\$0	\$0	0.0%
OHIO STATE LIFE INSURANCE COMPANY THE	0.0%	173	\$31,715	\$0	\$0	0.0%
OLD AMERICAN INSURANCE COMPANY	0.0%	201	\$14,339	\$0	\$0	0.0%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	141	\$78,670	\$0	\$50,000	63.6%
OLD SURETY LIFE INSURANCE COMPANY	0.0%	240	\$2,090	\$0	\$0	0.0%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.2%	67	\$1,412,548	\$0	\$1,118,069	79.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.0%	238	\$2,331	\$0	\$0	0.0%
PACIFIC LIFE & ANNUITY COMPANY	0.0%	259	\$185	\$0	\$0	0.0%
PACIFIC LIFE INSURANCE COMPANY	1.1%	24	\$6,494,981	\$0	\$4,425,000	68.1%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	133	\$104,778	\$2,147	\$1,000,000	956.4%
PARK AVENUE LIFE INSURANCE COMPANY	0.0%	267	\$24	\$0	\$0	0.0%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	246	\$966	\$0	\$0	0.0%
PEKIN LIFE INSURANCE COMPANY	0.1%	92	\$444,152	\$0	\$250,000	56.3%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.3%	66	\$1,528,942	\$7,013	\$11,823	1.2%
PHL VARIABLE INSURANCE COMPANY	0.2%	73	\$1,067,030	\$0	\$50,000	4.7%
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	124	\$140,295	\$0	\$3,600	2.6%
PIONEER AMERICAN INSURANCE COMPANY	0.0%	176	\$29,683	\$0	\$25,681	86.5%
PIONEER MUTUAL LIFE INSURANCE COMPANY	0.0%	223	\$4,521	\$0	\$8,421	186.3%
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	190	\$16,338	\$0	\$1,286	7.9%
POLISH FALCONS OF AMERICA	0.0%	260	\$145	\$0	\$8	5.5%
PRIMERICA LIFE INSURANCE COMPANY	6.8%	3	\$39,871,956	\$0	\$28,735,325	72.1%
PRINCIPAL LIFE INSURANCE COMPANY	0.1%	94	\$420,840	\$0	\$300,000	71.3%
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	1.7%	17	\$9,749,681	\$0	\$1,500,000	15.4%
PROFESSIONAL INSURANCE COMPANY	0.0%	230	\$3,416	\$0	\$100,000	2,927.4%
PROGRESSIVE LIFE INSURANCE COMPANY	0.0%	258	\$215	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	186	\$20,287	\$0	\$0	0.0%
PROTECTIVE LIFE INSURANCE COMPANY	2.5%	11	\$14,895,365	\$19,362	\$11,474,194	77.2%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	191	\$16,029	\$0	\$0	0.0%
PRUCO LIFE INSURANCE COMPANY	5.0%	4	\$29,648,204	\$0	\$23,121,971	78.0%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	269	\$0	\$0	\$2,001	
RELIASTAR LIFE INSURANCE COMPANY	1.3%	19	\$7,707,379	\$0	\$6,893,871	89.4%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	184	\$20,881	\$0	\$4,973	23.8%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	222	\$4,622	\$0	\$24,916	539.1%
RESERVE NATIONAL INSURANCE COMPANY	0.0%	163	\$44,852	\$0	\$77,907	173.7%
REVOL ONE INSURANCE COMPANY	0.0%	119	\$160,950	\$0	\$200,430	124.5%
RIVERSOURCE LIFE INSURANCE COMPANY	0.3%	58	\$1,709,427	\$0	\$2,043,674	119.6%
ROYAL NEIGHBORS OF AMERICA	0.0%	131	\$114,820	\$323	\$24,068	21.2%
S USA LIFE INSURANCE COMPANY INC	0.1%	96	\$407,959	\$0	\$33,582	8.2%
SAGICOR LIFE INSURANCE COMPANY	0.0%	108	\$265,336	\$0	\$158	0.1%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	241	\$1,966	\$158	\$0	8.0%
SECURIAN LIFE INSURANCE COMPANY	0.0%	247	\$952	\$0	\$-49	-5.1%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.0%	227	\$3,862	\$1,076	\$10,843	308.6%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.0%	210	\$9,078	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	0.0%	134	\$101,841	\$0	\$0	0.0%
SENIOR LIFE INSURANCE COMPANY	0.0%	165	\$42,478	\$0	\$0	0.0%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.1%	97	\$400,221	\$0	\$104,171	26.0%
SHELTER LIFE INSURANCE COMPANY	2.9%	9	\$17,277,020	\$6,978	\$7,969,046	46.2%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	138	\$85,625	\$0	\$114,245	133.4%
STANDARD INSURANCE COMPANY	0.0%	249	\$584	\$1,332	\$0	228.1%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	127	\$132,167	\$0	\$0	0.0%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	144	\$75,087	\$0	\$128,500	171.1%
STATE FARM LIFE INSURANCE COMPANY	9.7%	1	\$57,327,716	\$2,131,713	\$31,510,796	58.7%
STATE LIFE INSURANCE COMPANY	0.0%	183	\$21,454	\$0	\$0	0.0%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.0%	157	\$55,068	\$0	\$300,000	544.8%
SURETY LIFE INSURANCE COMPANY	0.0%	224	\$4,427	\$0	\$0	0.0%
SYMETRA LIFE INSURANCE COMPANY	0.4%	46	\$2,454,170	\$0	\$642,085	26.2%
SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.0%	251	\$534	\$0	\$0	0.0%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.3%	54	\$1,971,074	\$0	\$2,752,090	139.6%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	199	\$14,763	\$437	\$63,152	430.7%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.3%	60	\$1,655,639	\$1,077,572	\$217,288	78.2%
TEXAS LIFE INSURANCE COMPANY	0.0%	156	\$57,086	\$0	\$200,281	350.8%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.5%	42	\$2,699,149	\$0	\$2,469,257	91.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	148	\$68,342	\$0	\$7,709	11.3%
THE RELIABLE LIFE INSURANCE COMPANY	0.0%	143	\$76,297	\$0	\$174,554	228.8%
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	0.6%	34	\$3,467,354	\$7,153	\$4,453,880	128.7%
THRIVENT FINANCIAL FOR LUTHERANS	1.0%	26	\$6,081,745	\$37,522	\$3,229,471	53.7%
TIAA – CREF LIFE INSURANCE COMPANY	0.1%	79	\$813,832	\$0	\$0	0.0%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	226	\$3,949	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	2.3%	12	\$13,669,081	\$82,168	\$12,479,133	91.9%
TRUSTED FRATERNAL LIFE	0.0%	136	\$91,278	\$0	\$25,090	27.5%
TRUSTMARK INSURANCE COMPANY	0.0%	218	\$6,084	\$0	\$3,900	64.1%
U.S. FINANCIAL LIFE INSURANCE COMPANY	0.2%	70	\$1,168,458	\$0	\$2,596,074	222.2%
UNIFIED LIFE INSURANCE COMPANY	0.0%	122	\$151,826	\$0	\$84,622	55.7%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	203	\$12,957	\$0	\$0	0.0%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	229	\$3,720	\$0	\$0	0.0%
UNION SECURITY INSURANCE COMPANY	0.0%	175	\$30,352	\$2,031	\$7,922	32.8%
UNITED AMERICAN INSURANCE COMPANY	0.0%	139	\$81,927	\$0	\$105,728	129.1%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	169	\$35,804	\$0	\$35,967	100.5%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	221	\$4,772	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	198	\$14,831	\$0	\$9,156	61.7%
UNITED HOME LIFE INSURANCE COMPANY	0.1%	102	\$328,772	\$0	\$367,463	111.8%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	243	\$1,465	\$0	\$0	0.0%
UNITED LIFE INSURANCE COMPANY	0.1%	99	\$368,056	\$0	\$515,352	140.0%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	225	\$4,284	\$0	\$5,961	139.1%
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.2%	20	\$7,339,517	\$0	\$4,130,468	56.3%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	174	\$31,710	\$0	\$0	0.0%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	209	\$9,344	\$6,880	\$4,041	116.9%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	206	\$11,710	\$0	\$0	0.0%
USAA LIFE INSURANCE COMPANY	1.5%	18	\$8,914,309	\$53,317	\$3,535,500	40.3%
USABLE LIFE	0.0%	196	\$15,086	\$0	\$5,000	33.1%
VANTIS LIFE INSURANCE COMPANY	0.0%	161	\$46,021	\$16	\$0	0.0%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	170	\$34,080	\$0	\$-1,665	-4.9%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	135	\$96,018	\$12,667	\$26,771	41.1%
WEST COAST LIFE INSURANCE COMPANY	0.7%	32	\$3,891,517	\$0	\$4,363,085	112.1%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	147	\$68,800	\$449	\$14,732	22.1%
WESTERN CATHOLIC UNION	0.0%	132	\$106,372	\$0	\$25,000	23.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.1%	87	\$546,875	\$0	\$262,965	48.1%
WILCAC LIFE INSURANCE COMPANY	0.2%	74	\$1,058,711	\$0	\$167,372	15.8%
WILLIAM PENN ASSOCIATION	0.0%	253	\$408	\$0	\$0	0.0%
WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	0.0%	154	\$57,396	\$0	\$0	0.0%
WINDSOR LIFE INSURANCE COMPANY	0.0%	250	\$578	\$0	\$0	0.0%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	121	\$156,615	\$144	\$25,000	16.1%
WYSH LIFE AND HEALTH INSURANCE COMPANY	0.0%	188	\$19,419	\$0	\$0	0.0%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.1%	103	\$328,270	\$0	\$5,548	1.7%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$590,534,769</b>	<b>\$7,798,223</b>	<b>\$405,722,415</b>	<b>70.0%</b>

## INDIVIDUAL: UNIVERSAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 FINANCIAL LIFE	0.0%	195	\$1,876	\$0	\$0	0.0%
5 STAR LIFE INSURANCE COMPANY	0.0%	203	\$1,038	\$0	\$0	0.0%
AAA LIFE INSURANCE COMPANY	0.1%	72	\$694,703	\$0	\$358,997	51.7%
ACCORDIA LIFE AND ANNUITY COMPANY	0.1%	70	\$761,257	\$0	\$1,185,167	155.7%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.1%	71	\$761,014	\$0	\$1,723,462	226.5%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.0%	95	\$262,811	\$0	\$96,677	36.8%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	132	\$58,924	\$0	\$90,165	153.0%
AMERICAN FAMILY LIFE INSURANCE COMPANY	1.0%	23	\$5,852,594	\$0	\$5,223,618	89.3%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	144	\$31,897	\$0	\$0	0.0%
AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.0%	161	\$12,720	\$0	\$6,287	49.4%
AMERICAN GENERAL LIFE INSURANCE CO	1.6%	17	\$9,088,051	\$0	\$25,388,629	279.4%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.7%	32	\$4,192,520	\$0	\$3,348,077	79.9%
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.0%	212	\$275	\$0	\$0	0.0%
AMERICAN NATIONAL INSURANCE COMPANY	0.6%	34	\$3,582,203	\$0	\$3,613,417	100.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	113	\$94,784	\$0	\$111,549	117.7%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	214	\$212	\$0	\$0	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	93	\$272,507	\$0	\$138,573	50.9%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.0%	125	\$75,836	\$0	\$378,251	498.8%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.3%	50	\$1,987,294	\$0	\$902,297	45.4%
AMERITAS LIFE INSURANCE CORP	0.5%	42	\$2,576,672	\$388	\$4,380,450	170.0%
AMICA LIFE INSURANCE COMPANY	0.0%	193	\$2,336	\$0	\$3,133	134.1%
ASSURED LIFE ASSOCIATION	0.0%	196	\$1,752	\$0	\$0	0.0%
ASSURITY LIFE INSURANCE COMPANY	0.0%	103	\$168,373	\$0	\$247,180	146.8%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.1%	78	\$532,679	\$0	\$1,054,557	198.0%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	218	\$0	\$0	\$22,273	
ATHENE ANNUITY AND LIFE COMPANY	0.1%	85	\$315,066	\$0	\$362,549	115.1%
ATLANTA LIFE INSURANCE COMPANY	0.0%	218	\$0	\$0	\$1,384	
AUGUSTAR LIFE ASSURANCE CORPORATION	0.3%	53	\$1,832,505	\$0	\$10,366,698	565.7%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	209	\$456	\$0	\$0	0.0%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	91	\$284,454	\$0	\$593,918	208.8%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	158	\$16,969	\$0	\$262,786	1,548.6%
BANKERS LIFE AND CASUALTY COMPANY	0.9%	25	\$5,007,841	\$0	\$2,252,890	45.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
BANNER LIFE INSURANCE COMPANY	0.2%	58	\$1,258,112	\$0	\$368,403	29.3%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	142	\$33,565	\$0	\$67,013	199.7%
BRIGHTHOUSE LIFE INSURANCE COMPANY	1.7%	16	\$9,964,177	\$0	\$22,879,428	229.6%
C M LIFE INSURANCE COMPANY	0.2%	61	\$1,128,781	\$0	\$2,231,065	197.7%
CATHOLIC ORDER OF FORESTERS	0.0%	169	\$8,576	\$0	\$0	0.0%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	124	\$78,234	\$0	\$145,360	185.8%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	137	\$48,785	\$0	\$202,114	414.3%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.0%	112	\$102,997	\$0	\$45,000	43.7%
CICA LIFE INSURANCE COMPANY OF AMERICA	0.0%	213	\$240	\$0	\$0	0.0%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	210	\$444	\$0	\$0	0.0%
CINCINNATI LIFE INSURANCE COMPANY THE	0.2%	66	\$943,191	\$0	\$948,937	100.6%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.0%	159	\$15,183	\$0	\$123,668	814.5%
CLOVER INSURANCE COMPANY	0.0%	155	\$20,075	\$0	\$0	0.0%
CMFG LIFE INSURANCE COMPANY	0.0%	111	\$106,383	\$0	\$229,555	215.8%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.1%	79	\$502,079	\$0	\$600,541	119.6%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	138	\$47,759	\$0	\$85,687	179.4%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	174	\$6,659	\$0	\$0	0.0%
COLUMBUS LIFE INSURANCE COMPANY	0.2%	65	\$1,011,198	\$0	\$940,375	93.0%
COMBINED INSURANCE CO OF AMERICA	0.0%	165	\$9,949	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	114	\$91,919	\$0	\$118,168	128.6%
CONNECTICUT GENERAL LIFE INS CO	0.1%	84	\$319,719	\$0	\$1,157,520	362.0%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	115	\$91,301	\$0	\$215,190	235.7%
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.1%	83	\$338,366	\$0	\$254,587	75.2%
COUNTRY LIFE INSURANCE COMPANY	0.0%	181	\$4,586	\$0	\$0	0.0%
CSA FRATERNAL LIFE	0.0%	202	\$1,087	\$0	\$0	0.0%
DELAWARE LIFE INSURANCE COMPANY	0.0%	150	\$24,122	\$0	\$0	0.0%
EMC NATIONAL LIFE COMPANY	0.1%	76	\$597,370	\$0	\$1,311,528	219.6%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.1%	81	\$465,539	\$0	\$11,138,330	2,392.6%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.6%	33	\$3,630,865	\$0	\$2,955,198	81.4%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	211	\$300	\$0	\$1,600	533.3%
EVERLAKE ASSURANCE COMPANY	0.0%	90	\$284,941	\$0	\$15,593	5.5%
EVERLAKE LIFE INSURANCE COMPANY	0.4%	48	\$2,085,022	\$0	\$4,129,149	198.0%
EVERLY LIFE INSURANCE COMPANY	0.0%	185	\$3,221	\$0	\$0	0.0%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	140	\$43,058	\$0	\$477,841	1,109.8%
FAMILY LIFE INSURANCE COMPANY	0.0%	147	\$26,473	\$0	\$0	0.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.8%	14	\$10,298,500	\$0	\$9,663,401	93.8%
FEDERAL LIFE INSURANCE COMPANY	0.0%	154	\$20,305	\$0	\$46,057	226.8%
FEDERATED LIFE INSURANCE COMPANY	1.5%	19	\$8,789,559	\$0	\$4,011,592	45.6%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.1%	82	\$363,880	\$0	\$554,355	152.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.0%	192	\$2,375	\$0	\$0	0.0%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	183	\$4,082	\$0	\$0	0.0%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	200	\$1,266	\$0	\$1,056	83.4%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	206	\$669	\$0	\$0	0.0%
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.0%	97	\$248,941	\$0	\$901,430	362.1%
GBU FINANCIAL LIFE	0.0%	216	\$168	\$0	\$0	0.0%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	1.2%	20	\$7,139,074	\$0	\$20,248,953	283.6%
GENWORTH LIFE INSURANCE COMPANY	0.3%	51	\$1,849,477	\$0	\$2,461,440	133.1%
GLENER LIFE INSURANCE SOCIETY	0.0%	145	\$29,584	\$8,000	\$4,688	42.9%
GOLDEN RULE INSURANCE COMPANY	0.1%	74	\$677,178	\$0	\$3,419,552	505.0%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.1%	80	\$499,444	\$0	\$238,742	47.8%
GRANGE LIFE INSURANCE COMPANY	0.0%	123	\$80,415	\$0	\$0	0.0%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.1%	75	\$615,329	\$0	\$2,468,582	401.2%
GUARANTY INCOME LIFE INSURANCE COMPANY	0.0%	167	\$9,724	\$0	\$260,000	2,673.8%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.0%	176	\$5,491	\$0	\$0	0.0%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.1%	86	\$313,071	\$0	\$0	0.0%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	99	\$198,159	\$0	\$167,274	84.4%
HCC LIFE INSURANCE COMPANY	0.0%	197	\$1,713	\$0	\$36,364	2,122.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	194	\$2,300	\$0	\$2,698	117.3%
HUMANADENTAL INSURANCE COMPANY	0.0%	171	\$8,124	\$0	\$18,774	231.1%
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	0.0%	164	\$10,308	\$0	\$1,125	10.9%
IDEALIFE INSURANCE COMPANY	0.0%	170	\$8,177	\$0	\$20,000	244.6%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1%	87	\$307,703	\$0	\$561,802	182.6%
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC	0.0%	152	\$21,398	\$0	\$4,610	21.5%
INTEGRITY LIFE INSURANCE COMPANY	0.0%	218	\$0	\$0	\$4,717	
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	100	\$193,547	\$0	\$500,273	258.5%
JACKSON NATIONAL LIFE INSURANCE COMPANY	1.0%	24	\$5,583,217	\$0	\$12,081,809	216.4%
JOHN ALDEN LIFE INSURANCE COMPANY	0.0%	117	\$88,391	\$0	\$59,959	67.8%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	218	\$0	\$0	\$-1,693,094	
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	7.5%	2	\$42,988,989	\$0	\$52,008,675	121.0%
KANSAS CITY LIFE INSURANCE COMPANY	0.6%	37	\$3,214,944	\$0	\$5,418,473	168.5%
KNIGHTS OF COLUMBUS	0.4%	44	\$2,319,907	\$0	\$364,741	15.7%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	116	\$90,077	\$0	\$341,553	379.2%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	2.9%	9	\$16,409,187	\$0	\$2,492,588	15.2%
LIFESECURE INSURANCE COMPANY	0.0%	189	\$2,783	\$0	\$4,166	149.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LINCOLN BENEFIT LIFE COMPANY	0.8%	29	\$4,582,888	\$0	\$23,232,802	506.9%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	157	\$18,807	\$0	\$63,057	335.3%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	6.0%	4	\$34,444,620	\$28,629	\$36,021,344	104.7%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	151	\$23,094	\$0	\$106,824	462.6%
LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0%	217	\$36	\$0	\$10,000	27,777.8%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	173	\$7,061	\$0	\$14,562	206.2%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	179	\$5,184	\$0	\$747	14.4%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	118	\$86,456	\$0	\$134,182	155.2%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	148	\$24,673	\$0	\$413	1.7%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.5%	39	\$2,829,012	\$0	\$7,316,101	258.6%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	136	\$49,894	\$0	\$15,024	30.1%
METROPOLITAN LIFE INSURANCE COMPANY	0.2%	64	\$1,036,980	\$0	\$2,443,689	235.7%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.5%	40	\$2,669,481	\$2,136,362	\$21,739,646	894.4%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.6%	36	\$3,370,951	\$0	\$8,520,960	252.8%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	135	\$50,254	\$0	\$45,166	89.9%
MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.0%	163	\$10,591	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MINNESOTA LIFE INSURANCE COMPANY	0.2%	62	\$1,119,409	\$0	\$172,836	15.4%
MODERN WOODMEN OF AMERICA	0.3%	55	\$1,652,074	\$0	\$2,559,467	154.9%
MONY LIFE INSURANCE COMPANY	0.0%	207	\$648	\$0	\$0	0.0%
NASSAU LIFE AND ANNUITY COMPANY	0.1%	88	\$300,536	\$0	\$399,485	132.9%
NASSAU LIFE INSURANCE COMPANY	0.0%	101	\$192,406	\$0	\$972,601	505.5%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	126	\$69,488	\$0	\$299,753	431.4%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	187	\$2,966	\$0	\$0	0.0%
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.0%	139	\$46,910	\$0	\$87,110	185.7%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	130	\$59,571	\$0	\$238,093	399.7%
NATIONAL LIFE INSURANCE COMPANY	0.2%	63	\$1,109,074	\$0	\$2,106,361	189.9%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.3%	56	\$1,568,902	\$0	\$1,294,815	82.5%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	2.0%	13	\$11,704,299	\$0	\$822,338	7.0%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	110	\$142,374	\$0	\$50,995	35.8%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	204	\$901	\$0	\$0	0.0%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	2.4%	11	\$13,628,257	\$0	\$56,790,112	416.7%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.8%	31	\$4,431,600	\$0	\$5,260,322	118.7%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	3.9%	6	\$22,364,402	\$0	\$7,450,582	33.3%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	122	\$81,124	\$0	\$4,306	5.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
OHIO STATE LIFE INSURANCE COMPANY THE	0.1%	77	\$553,451	\$0	\$1,224,181	221.2%
OPTUM INSURANCE OF OHIO INC	0.0%	205	\$675	\$0	\$119	17.6%
PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.0%	198	\$1,665	\$0	\$0	0.0%
PACIFIC LIFE INSURANCE COMPANY	0.8%	26	\$4,830,274	\$358	\$7,811,953	161.7%
PAN AMERICAN ASSURANCE COMPANY	0.0%	106	\$159,723	\$0	\$92,363	57.8%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	120	\$82,893	\$0	\$90,342	109.0%
PARK AVENUE LIFE INSURANCE COMPANY	0.0%	215	\$186	\$0	\$0	0.0%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	186	\$3,156	\$0	\$0	0.0%
PEKIN LIFE INSURANCE COMPANY	0.0%	107	\$153,955	\$0	\$44,141	28.7%
PENN INSURANCE AND ANNUITY COMPANY THE	0.8%	27	\$4,638,772	\$0	\$652,110	14.1%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.5%	41	\$2,585,764	\$10,301	\$1,903,874	74.0%
PHL VARIABLE INSURANCE COMPANY	0.2%	60	\$1,192,830	\$0	\$5,487,816	460.1%
PIONEER AMERICAN INSURANCE COMPANY	0.0%	182	\$4,428	\$0	\$946	21.4%
PIONEER MUTUAL LIFE INSURANCE COMPANY	0.1%	89	\$287,760	\$0	\$432,432	150.3%
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	175	\$6,128	\$0	\$0	0.0%
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA	0.0%	178	\$5,237	\$0	\$0	0.0%
PRINCIPAL LIFE INSURANCE COMPANY	0.4%	46	\$2,234,935	\$0	\$1,686,910	75.5%
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.8%	28	\$4,592,067	\$0	\$1,634,652	35.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	208	\$520	\$0	\$0	0.0%
PROTECTIVE LIFE INSURANCE COMPANY	14.2%	1	\$81,351,448	\$0	\$33,579,898	41.3%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.4%	49	\$2,080,048	\$0	\$275,790	13.3%
PRUCO LIFE INSURANCE COMPANY	3.7%	7	\$21,130,525	\$0	\$8,346,191	39.5%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	133	\$56,199	\$0	\$100,000	177.9%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.0%	199	\$1,524	\$0	\$0	0.0%
RELIASTAR LIFE INSURANCE COMPANY	0.4%	47	\$2,158,308	\$0	\$3,869,686	179.3%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	166	\$9,772	\$0	\$2,722	27.9%
RIVERSOURCE LIFE INSURANCE COMPANY	0.3%	54	\$1,794,074	\$0	\$3,817,087	212.8%
ROYAL NEIGHBORS OF AMERICA	0.0%	119	\$85,716	\$0	\$191,545	223.5%
SAGICOR LIFE INSURANCE COMPANY	0.0%	94	\$271,707	\$0	\$83,425	30.7%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.0%	131	\$59,222	\$0	\$166,257	280.7%
SECURITY LIFE OF DENVER INSURANCE COMPANY	1.7%	15	\$9,982,805	\$0	\$15,889,023	159.2%
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	0.0%	160	\$13,007	\$0	\$0	0.0%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	162	\$10,980	\$0	\$28,409	258.7%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	102	\$172,188	\$0	\$278,895	162.0%
SHELTER LIFE INSURANCE COMPANY	1.2%	21	\$6,890,063	\$0	\$8,240,887	119.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	129	\$60,490	\$0	\$78,539	129.8%
STANDARD INSURANCE COMPANY	0.0%	153	\$21,345	\$0	\$7,642	35.8%
STATE FARM LIFE INSURANCE COMPANY	6.4%	3	\$36,808,617	\$0	\$39,345,131	106.9%
STATE LIFE INSURANCE COMPANY	1.1%	22	\$6,279,833	\$0	\$2,859,289	45.5%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.6%	35	\$3,483,366	\$0	\$5,369,305	154.1%
SURETY LIFE INSURANCE COMPANY	0.0%	98	\$239,283	\$0	\$449,072	187.7%
SYMETRA LIFE INSURANCE COMPANY	2.2%	12	\$12,340,089	\$0	\$3,301,066	26.8%
SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.0%	172	\$7,554	\$0	\$20,394	270.0%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	1.6%	18	\$9,075,395	\$0	\$13,854,324	152.7%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	104	\$161,069	\$49	\$171,778	106.7%
TEXAS LIFE INSURANCE COMPANY	0.8%	30	\$4,538,890	\$0	\$3,851,956	84.9%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.4%	45	\$2,302,871	\$0	\$946,449	41.1%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	108	\$153,950	\$23,450	\$859,320	573.4%
THE RELIABLE LIFE INSURANCE COMPANY	0.0%	105	\$160,415	\$0	\$223,695	139.4%
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	0.0%	168	\$9,021	\$0	\$0	0.0%
THRIVENT FINANCIAL FOR LUTHERANS	4.8%	5	\$27,584,537	\$1,924,725	\$33,986,374	130.2%
TIAA–CREF LIFE INSURANCE COMPANY	0.1%	73	\$678,291	\$0	\$1,111,821	163.9%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	191	\$2,450	\$0	\$2,072	84.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TRANSAMERICA LIFE INSURANCE COMPANY	3.3%	8	\$19,087,635	\$0	\$29,442,071	154.2%
TRUSTED FRATERNAL LIFE	0.0%	146	\$26,984	\$0	\$104,143	385.9%
TRUSTMARK INSURANCE COMPANY	0.0%	134	\$54,579	\$0	\$119,902	219.7%
U.S. FINANCIAL LIFE INSURANCE COMPANY	0.0%	92	\$275,089	\$0	\$529,971	192.7%
UNIFIED LIFE INSURANCE COMPANY	0.0%	180	\$5,132	\$142	\$12,880	253.7%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	184	\$3,553	\$0	\$0	0.0%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	201	\$1,200	\$0	\$0	0.0%
UNION SECURITY INSURANCE COMPANY	0.0%	156	\$19,573	\$0	\$57,517	293.9%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	143	\$33,096	\$0	\$40,054	121.0%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	128	\$63,531	\$0	\$92,391	145.4%
UNITED INSURANCE COMPANY OF AMERICA	0.3%	52	\$1,842,783	\$0	\$34,457	1.9%
UNITED LIFE INSURANCE COMPANY	0.2%	67	\$940,579	\$0	\$776,743	82.6%
UNITED OF OMAHA LIFE INSURANCE COMPANY	2.7%	10	\$15,712,822	\$0	\$5,807,741	37.0%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	127	\$68,558	\$0	\$61,962	90.4%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	109	\$142,416	\$0	\$574,313	403.3%
UNUM INSURANCE COMPANY	0.0%	141	\$37,898	\$0	\$158,910	419.3%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.0%	190	\$2,698	\$0	\$0	0.0%
USAA LIFE INSURANCE COMPANY	0.3%	57	\$1,534,360	\$0	\$3,003,872	195.8%
USABLE LIFE	0.0%	177	\$5,263	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	121	\$82,022	\$0	\$379,460	462.6%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.1%	69	\$792,821	\$0	\$0	0.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	96	\$251,468	\$0	\$326,612	129.9%
WEST COAST LIFE INSURANCE COMPANY	0.2%	59	\$1,227,647	\$0	\$9,033,917	735.9%
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.4%	43	\$2,556,982	\$0	\$3,142,309	122.9%
WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	0.0%	149	\$24,635	\$0	\$100,000	405.9%
WOMAN'S LIFE INSURANCE SOCIETY	0.0%	188	\$2,877	\$0	\$100,000	3,475.8%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.1%	68	\$806,295	\$52,752	\$2,104,544	267.6%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.5%	38	\$2,857,310	\$0	\$2,066,621	72.3%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$571,617,551</b>	<b>\$4,185,156</b>	<b>\$668,045,153</b>	<b>117.6%</b>

## INDIVIDUAL: GRADED DEATH BENEFITS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AAA LIFE INSURANCE COMPANY	36.4%	1	\$6,360,850	\$0	\$3,010,196	47.3%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.2%	16	\$38,091	\$0	\$0	0.0%
AMERICAN INCOME LIFE INSURANCE CO	17.3%	2	\$3,019,286	\$0	\$846,189	28.0%
AMERICAN NATIONAL INSURANCE COMPANY	2.8%	9	\$482,143	\$0	\$403,836	83.8%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.5%	13	\$87,991	\$0	\$267,117	303.6%
ASSURITY LIFE INSURANCE COMPANY	0.3%	15	\$53,978	\$0	\$81,875	151.7%
BESTOW LIFE INSURANCE COMPANY	0.0%	34	\$0	\$0	\$2,228,031	
CMFG LIFE INSURANCE COMPANY	2.9%	8	\$508,893	\$0	\$258,728	50.8%
COLONIAL PENN LIFE INSURANCE COMPANY	15.5%	3	\$2,718,320	\$0	\$993,456	36.5%
CSA FRATERNAL LIFE	0.0%	29	\$502	\$0	\$0	0.0%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.1%	17	\$25,774	\$0	\$5,958	23.1%
FAMILY SERVICE LIFE INSURANCE COMPANY	0.0%	33	\$5	\$0	\$21,825	436,500.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.1%	11	\$194,063	\$0	\$144,945	74.7%
FEDERAL LIFE INSURANCE COMPANY	0.0%	22	\$3,743	\$0	\$803	21.5%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	30	\$470	\$0	\$78,890	16,785.1%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	19	\$16,156	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1%	20	\$9,649	\$0	\$20,000	207.3%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.0%	21	\$4,386	\$0	\$4,955	113.0%
LAFAYETTE LIFE INSURANCE COMPANY THE	3.9%	6	\$683,038	\$0	\$16,993	2.5%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	31	\$219	\$0	\$1,392	635.6%
PHYSICIANS LIFE INSURANCE COMPANY	3.3%	7	\$581,333	\$0	\$490,018	84.3%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	18	\$19,915	\$0	\$17,367	87.2%
THE RELIABLE LIFE INSURANCE COMPANY	8.0%	4	\$1,398,985	\$0	\$152,378	10.9%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	27	\$749	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	0.8%	12	\$136,094	\$0	\$134,534	98.9%
TRUSTMARK INSURANCE COMPANY	0.0%	24	\$2,045	\$0	\$2,434	119.0%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	28	\$616	\$0	\$0	0.0%
UNITED AMERICAN INSURANCE COMPANY	0.0%	23	\$2,606	\$0	\$0	0.0%
UNITED HERITAGE LIFE INSURANCE COMPANY	1.6%	10	\$278,233	\$0	\$206,051	74.1%
UNITED LIFE INSURANCE COMPANY	0.4%	14	\$71,091	\$0	\$89,133	125.4%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.0%	25	\$1,287	\$0	\$1,200	93.2%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	32	\$69	\$5	\$744	1,085.5%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	4.5%	5	\$788,919	\$78,575	\$2,080,573	273.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
WESTERN CATHOLIC UNION	0.0%	26	\$1,089	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$17,490,588</b>	<b>\$78,580</b>	<b>\$11,559,621</b>	<b>66.5%</b>

## INDIVIDUAL: CREDIT LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN FEDERATED LIFE INSURANCE COMPANY	17.6%	3	\$630,533	\$0	\$519,249	82.4%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	5	\$0	\$0	\$73,961	
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	33.3%	2	\$1,191,702	\$0	\$256,820	21.6%
LIFE OF THE SOUTH INSURANCE COMPANY	45.5%	1	\$1,628,147	\$0	\$0	0.0%
MOUNTAIN LIFE INSURANCE COMPANY	3.6%	4	\$128,352	\$0	\$56,487	44.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$3,578,734</b>	<b>\$0</b>	<b>\$906,517</b>	<b>25.3%</b>

## INDIVIDUAL: VARIABLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	29	\$7,823	\$0	\$0	0.0%
AMERICAN GENERAL LIFE INSURANCE CO	5.9%	6	\$6,014,735	\$0	\$4,844,529	80.5%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	39	\$0	\$0	\$406,652	
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	30	\$7,717	\$0	\$0	0.0%
BANNER LIFE INSURANCE COMPANY	0.0%	34	\$2,617	\$0	\$12,880	492.2%
CMFG LIFE INSURANCE COMPANY	0.3%	16	\$338,778	\$2,207	\$1,634,203	483.0%
COLUMBUS LIFE INSURANCE COMPANY	0.0%	28	\$8,644	\$0	\$2,740	31.7%
COMPBENEFITS INSURANCE COMPANY	0.0%	35	\$1,570	\$0	\$0	0.0%
DELAWARE LIFE INSURANCE COMPANY	0.0%	21	\$46,688	\$0	\$1,145,141	2,452.8%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.0%	22	\$44,688	\$0	\$877,057	1,962.6%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	2.7%	8	\$2,771,922	\$0	\$1,973,226	71.2%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.0%	39	\$0	\$0	\$184,989	
HUMANA INSURANCE COMPANY	0.0%	39	\$0	\$0	\$35,499	
INTEGRITY LIFE INSURANCE COMPANY	0.0%	31	\$6,876	\$0	\$0	0.0%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	14.1%	2	\$14,465,851	\$173,397	\$16,012,759	111.9%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	38	\$1,250	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
METROPOLITAN TOWER LIFE INSURANCE COMPANY	2.0%	9	\$2,065,794	\$1,677,314	\$4,908,758	318.8%
MINNESOTA LIFE INSURANCE COMPANY	34.4%	1	\$35,346,900	\$0	\$7,334,810	20.8%
MML BAY STATE LIFE INSURANCE COMPANY	0.0%	36	\$1,482	\$0	\$0	0.0%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	39	\$0	\$848	\$61,302	
NASSAU LIFE INSURANCE COMPANY	0.0%	24	\$38,544	\$0	\$225,818	585.9%
NATIONAL LIFE INSURANCE COMPANY	0.0%	25	\$23,200	\$0	\$43,147	186.0%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	6.2%	5	\$6,330,727	\$0	\$2,868,883	45.3%
NATIONWIDE LIFE INSURANCE COMPANY	0.8%	12	\$863,191	\$0	\$9,681,574	1,121.6%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	0.0%	26	\$11,705	\$0	\$0	0.0%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	11.0%	4	\$11,262,586	\$3,276,005	\$9,213,130	110.9%
PACIFIC LIFE & ANNUITY COMPANY	0.0%	32	\$4,500	\$0	\$0	0.0%
PACIFIC LIFE INSURANCE COMPANY	13.6%	3	\$13,940,580	\$0	\$10,382,029	74.5%
PRUCO LIFE INSURANCE COMPANY	1.0%	11	\$1,009,753	\$0	\$12,038,763	1,192.2%
RELIASTAR LIFE INSURANCE COMPANY	0.8%	13	\$787,642	\$0	\$3,392,298	430.7%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.3%	17	\$308,022	\$0	\$596,608	193.7%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.7%	14	\$702,063	\$0	\$749,557	106.8%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	37	\$1,279	\$0	\$404	31.6%
SYMETRA LIFE INSURANCE COMPANY	0.0%	23	\$43,563	\$0	\$210,511	483.2%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	4.1%	7	\$4,226,673	\$630,348	\$20,170,870	492.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
THRIVENT FINANCIAL FOR LUTHERANS	1.1%	10	\$1,156,941	\$130,895	\$1,689,266	157.3%
TIAA—CREF LIFE INSURANCE COMPANY	0.2%	18	\$209,457	\$0	\$257,804	123.1%
TRANSAMERICA LIFE INSURANCE COMPANY	0.2%	19	\$169,172	\$0	\$0	0.0%
UNION SECURITY INSURANCE COMPANY	0.4%	15	\$434,325	\$0	\$637,344	146.7%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.0%	27	\$11,213	\$0	\$4,500	40.1%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	33	\$4,446	\$0	\$0	0.0%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.1%	20	\$90,535	\$0	\$278,567	307.7%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$102,763,452</b>	<b>\$5,891,014</b>	<b>\$111,875,618</b>	<b>114.6%</b>

## INDIVIDUAL: ANNUITIES ORDINARY

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 FINANCIAL LIFE	0.0%	123	\$40,000	\$0	\$0	0.0%
AAA LIFE INSURANCE COMPANY	0.0%	83	\$524,737	\$0	\$1,249,015	238.0%
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.0%	189	\$0	\$0	\$39,314	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	110	\$120,237	\$0	\$7,077,713	5,886.5%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.0%	105	\$157,594	\$0	\$93,024	59.0%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	188	\$32	\$0	\$0	0.0%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	169	\$832	\$0	\$20,587	2,474.4%
AMERICAN CENTURY LIFE INSURANCE COMPANY	0.0%	111	\$103,367	\$0	\$0	0.0%
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	6.1%	4	\$162,923,725	\$0	\$167,155,608	102.6%
AMERICAN FAMILY LIFE INSURANCE COMPANY	0.0%	85	\$464,035	\$0	\$1,904,115	410.3%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	86	\$452,829	\$0	\$2,883,415	636.8%
AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$153,547	
AMERICAN GENERAL LIFE INSURANCE CO	6.0%	5	\$161,691,624	\$220	\$61,334,506	37.9%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.0%	172	\$600	\$0	\$235,385	39,230.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	124	\$34,409	\$0	\$569,170	1,654.1%
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.0%	146	\$5,729	\$0	\$25,444	444.1%
AMERICAN NATIONAL INSURANCE COMPANY	2.3%	12	\$61,707,568	\$0	\$9,577,485	15.5%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$31,046	
AMERICAN UNITED LIFE INSURANCE COMPANY	0.0%	77	\$924,599	\$0	\$5,041,301	545.2%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.4%	40	\$9,875,315	\$0	\$994,587	10.1%
AMERITAS LIFE INSURANCE CORP	0.0%	138	\$10,828	\$0	\$2,836,276	26,193.9%
AMICA LIFE INSURANCE COMPANY	0.0%	170	\$800	\$0	\$25,026	3,128.3%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	131	\$17,866	\$0	\$715,068	4,002.4%
ASPIDA LIFE INSURANCE COMPANY	0.5%	36	\$12,788,333	\$0	\$6,165	0.0%
ASSURED LIFE ASSOCIATION	0.0%	179	\$290	\$0	\$1,110	382.8%
ASSURITY LIFE INSURANCE COMPANY	0.0%	91	\$351,340	\$0	\$342,500	97.5%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	152	\$3,988	\$0	\$3,367,225	84,433.9%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	189	\$0	\$0	\$522,031	
ATHENE ANNUITY AND LIFE COMPANY	5.3%	7	\$141,534,998	\$0	\$24,796,255	17.5%
ATLANTIC COAST LIFE INSURANCE COMPANY	0.8%	29	\$22,108,177	\$0	\$0	0.0%
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	189	\$0	\$0	\$157,873	
AUGUSTAR LIFE INSURANCE COMPANY	0.0%	95	\$319,356	\$0	\$11,208,808	3,509.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	189	\$0	\$0	\$127,459	
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$8,273	
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	76	\$926,456	\$0	\$3,708,370	400.3%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	189	\$0	\$0	\$5,031	
BANKERS LIFE AND CASUALTY COMPANY	0.2%	50	\$5,051,458	\$0	\$8,326,917	164.8%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$799,341	
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	180	\$246	\$0	\$4,496	1,827.6%
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA	0.0%	189	\$0	\$0	\$284,394	
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.9%	25	\$24,952,487	\$0	\$26,851,212	107.6%
C M LIFE INSURANCE COMPANY	0.0%	70	\$1,286,418	\$0	\$21,644,456	1,682.5%
CANADA LIFE ASSURANCE COMPANY	0.0%	189	\$0	\$0	\$757,421	
CAPITOL LIFE INSURANCE COMPANY	0.0%	94	\$329,653	\$0	\$509,258	154.5%
CATHOLIC FRATERNAL LIFE	0.0%	69	\$1,338,323	\$0	\$995,874	74.4%
CATHOLIC ORDER OF FORESTERS	0.0%	121	\$50,589	\$0	\$259,027	512.0%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	153	\$3,965	\$0	\$52,454	1,322.9%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.0%	185	\$118	\$0	\$0	0.0%
CHURCH LIFE INSURANCE CORPORATION	0.0%	145	\$6,521	\$0	\$78,804	1,208.5%
CICA LIFE INSURANCE COMPANY OF AMERICA	0.0%	107	\$147,550	\$0	\$707,463	479.5%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	136	\$11,216	\$0	\$2,391	21.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	78	\$846,217	\$0	\$3,345,941	395.4%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.3%	43	\$8,164,018	\$0	\$9,257,953	113.4%
CMFG LIFE INSURANCE COMPANY	0.0%	79	\$725,032	\$0	\$4,998,357	689.4%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$36,000	
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$5,481	
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	181	\$200	\$0	\$0	0.0%
COLUMBUS LIFE INSURANCE COMPANY	0.0%	103	\$209,694	\$0	\$24,564,560	11,714.5%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$27,370	
CONNECTICUT GENERAL LIFE INS CO	0.0%	162	\$1,484	\$0	\$6,993	471.2%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	165	\$1,200	\$0	\$153,434	12,786.2%
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.1%	68	\$1,341,531	\$0	\$4,270,837	318.4%
COUNTRY LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$48,421	
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	156	\$3,000	\$0	\$0	0.0%
CSA FRATERNAL LIFE	0.0%	100	\$276,433	\$0	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$123,851	
DELAWARE LIFE INSURANCE COMPANY	4.1%	9	\$111,038,131	\$0	\$20,034,002	18.0%
ELCO MUTUAL LIFE AND ANNUITY	0.0%	82	\$534,091	\$0	\$4,804,911	899.6%
EMC NATIONAL LIFE COMPANY	0.0%	113	\$91,069	\$0	\$3,231,623	3,548.5%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	74	\$1,016,396	\$0	\$5,204,209	512.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$1,146,747	
EQUITRUST LIFE INSURANCE COMPANY	0.8%	30	\$20,912,075	\$0	\$15,356,274	73.4%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	114	\$91,006	\$0	\$8,433,638	9,267.1%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	99	\$284,910	\$0	\$3,229,499	1,133.5%
FAMILY SERVICE LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$231,045	
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.1%	58	\$2,439,359	\$0	\$12,336,903	505.7%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	87	\$389,210	\$0	\$5,707,801	1,466.5%
FEDERAL LIFE INSURANCE COMPANY	0.0%	170	\$800	\$0	\$0	0.0%
FEDERATED LIFE INSURANCE COMPANY	0.0%	117	\$66,846	\$0	\$5,000	7.5%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	1.6%	16	\$42,444,182	\$0	\$34,373,956	81.0%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$750	
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.1%	56	\$2,660,282	\$0	\$7,561,306	284.2%
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	0.0%	151	\$4,800	\$0	\$0	0.0%
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA	0.0%	102	\$210,779	\$0	\$346,204	164.2%
FIRST GUARANTY INSURANCE COMPANY	0.0%	135	\$11,926	\$0	\$54,907	460.4%
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$481,405	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FORETHOUGHT LIFE INSURANCE COMPANY	4.7%	8	\$124,755,452	\$0	\$138,509,418	111.0%
FORTITUDE LIFE INSURANCE & ANNUITY COMPANY	0.0%	80	\$602,985	\$0	\$938,108	155.6%
FUNERAL DIRECTORS LIFE INSURANCE CO	0.2%	51	\$4,787,377	\$1,982,720	\$0	41.4%
GAINBRIDGE LIFE INSURANCE COMPANY	0.0%	116	\$70,000	\$0	\$0	0.0%
GBU FINANCIAL LIFE	0.1%	65	\$1,428,566	\$0	\$2,083,019	145.8%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	184	\$125	\$0	\$9,172,845	7338276.0%
GENWORTH LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$19,257,522	
GLEANER LIFE INSURANCE SOCIETY	0.0%	129	\$22,565	\$2,080	\$4,688	30.0%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	164	\$1,320	\$0	\$7,339	556.0%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	160	\$2,308	\$0	\$14,970	648.6%
GREAT WESTERN INSURANCE COMPANY	0.0%	128	\$22,595	\$0	\$37,521	166.1%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	174	\$531	\$0	\$9,381	1,766.7%
GUARANTY INCOME LIFE INSURANCE COMPANY	0.6%	33	\$16,517,687	\$0	\$5,374,744	32.5%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	1.3%	17	\$35,677,862	\$0	\$16,670,987	46.7%
HOMESTEADERS LIFE COMPANY	0.0%	120	\$55,711	\$0	\$86,132	154.6%
HORACE MANN LIFE INSURANCE COMPANY	0.1%	61	\$1,788,886	\$0	\$5,222,098	291.9%
HUMANADENTAL INSURANCE COMPANY	0.0%	141	\$8,582	\$0	\$48,208	561.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	122	\$48,279	\$0	\$24,289	50.3%
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	0.3%	42	\$8,450,533	\$0	\$1,393	0.0%
IDEALIFE INSURANCE COMPANY	0.0%	182	\$185	\$0	\$0	0.0%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	137	\$11,200	\$0	\$989,005	8,830.4%
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC	0.0%	175	\$500	\$0	\$0	0.0%
INTEGRITY LIFE INSURANCE COMPANY	0.0%	106	\$156,408	\$0	\$5,265,346	3,366.4%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.3%	46	\$7,631,683	\$0	\$2,210,893	29.0%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	189	\$0	\$0	\$20,897	
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.1%	64	\$1,538,337	\$0	\$32,450,853	2,109.5%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	186	\$117	\$0	\$100,218	85,656.4%
JOHN ALDEN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$9,808	
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.0%	189	\$0	\$0	\$17,668,535	
KANSAS CITY LIFE INSURANCE COMPANY	0.5%	35	\$14,579,023	\$929	\$18,633,249	127.8%
KNIGHTS OF COLUMBUS	0.0%	98	\$288,479	\$0	\$41,673,866	14,446.1%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	144	\$7,000	\$0	\$61,336	876.2%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	73	\$1,131,697	\$0	\$178,261	15.8%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.0%	158	\$2,500	\$0	\$1,500,433	60,017.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	189	\$0	\$0	\$951,036	
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.2%	48	\$6,666,880	\$0	\$736,101	11.0%
LIFESECURE INSURANCE COMPANY	0.0%	126	\$33,097	\$0	\$17,850	53.9%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.0%	125	\$33,115	\$0	\$220,942	667.2%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	-0.0%	246	\$-339,211	\$0	\$303,495	-89.5%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	2.6%	10	\$69,200,495	\$0	\$20,892,811	30.2%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	183	\$164	\$0	\$714,864	435,892.7%
LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0%	173	\$540	\$0	\$5,490	1,016.7%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	119	\$59,409	\$0	\$240,881	405.5%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$18,048	
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$37,883	
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	177	\$302	\$0	\$14,731	4,877.8%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	5.4%	6	\$144,232,134	\$11,007	\$70,033,426	48.6%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	10.2%	2	\$272,949,735	\$0	\$45,323,235	16.6%
MEMBERS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$4,381	
METROPOLITAN LIFE INSURANCE COMPANY	0.0%	147	\$5,443	\$59	\$9,022,334	165,761.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.0%	168	\$870	\$0	\$2,419,856	278,144.4%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.4%	38	\$11,324,491	\$0	\$22,084,649	195.0%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	157	\$2,630	\$0	\$13,748	522.7%
MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$15,852	
MINNESOTA LIFE INSURANCE COMPANY	0.1%	54	\$3,326,771	\$0	\$4,538,295	136.4%
MODERN WOODMEN OF AMERICA	1.0%	22	\$27,281,377	\$0	\$48,953,793	179.4%
MONY LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$19,026	
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	104	\$203,940	\$0	\$0	0.0%
NASSAU LIFE AND ANNUITY COMPANY	0.1%	59	\$2,394,026	\$0	\$601,410	25.1%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	130	\$22,080	\$0	\$72,747	329.5%
NATIONAL LIFE INSURANCE COMPANY	0.0%	149	\$5,000	\$74	\$206,127	4,124.0%
NATIONAL SLOVAK SOCIETY OF THE USA	0.0%	115	\$89,390	\$0	\$129,516	144.9%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	84	\$496,915	\$0	\$1,722,659	346.7%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	92	\$339,972	\$0	\$2,764,487	813.2%
NATIONWIDE LIFE INSURANCE COMPANY	0.9%	28	\$22,769,203	\$0	\$837,103	3.7%
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.0%	189	\$0	\$0	\$17,089	
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	189	\$0	\$0	\$9,600	
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	8.6%	3	\$229,957,444	\$0	\$321,747,443	139.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NEW YORK LIFE INSURANCE COMPANY	0.3%	47	\$7,562,836	\$357,304	\$1,974,275	30.8%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.3%	45	\$7,826,293	\$0	\$19,767,872	252.6%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.1%	19	\$28,818,708	\$2,947,906	\$8,910,875	41.1%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	88	\$374,479	\$0	\$170,598	45.6%
OXFORD LIFE INSURANCE COMPANY	0.4%	39	\$11,078,308	\$0	\$364,904	3.3%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$10,463	
PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.1%	55	\$3,221,390	\$0	\$26,857	0.8%
PACIFIC LIFE & ANNUITY COMPANY	2.1%	13	\$56,207,164	\$0	\$2,686,685	4.8%
PACIFIC LIFE INSURANCE COMPANY	10.2%	1	\$273,224,516	\$0	\$84,591,066	31.0%
PEKIN LIFE INSURANCE COMPANY	0.0%	154	\$3,950	\$0	\$188,638	4,775.6%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.1%	57	\$2,620,774	\$0	\$1,104,933	42.2%
PHL VARIABLE INSURANCE COMPANY	-0.0%	245	\$-432	\$0	\$152,180	-35,226.9%
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$493,897	
PIONEER AMERICAN INSURANCE COMPANY	0.0%	139	\$10,017	\$0	\$834	8.3%
PIONEER MUTUAL LIFE INSURANCE COMPANY	0.0%	155	\$3,675	\$0	\$54,680	1,487.9%
POLISH FALCONS OF AMERICA	0.0%	143	\$7,150	\$0	\$939	13.1%
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA	0.0%	127	\$26,000	\$0	\$64,164	246.8%
POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0%	189	\$0	\$0	\$37,574	
PRIMERICA LIFE INSURANCE COMPANY	0.0%	148	\$5,429	\$0	\$81,080	1,493.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PRINCIPAL LIFE INSURANCE COMPANY	0.0%	101	\$242,555	\$0	\$25,781,918	10,629.3%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	189	\$0	\$0	\$664,530	
PROTECTIVE LIFE INSURANCE COMPANY	1.0%	24	\$26,155,325	\$0	\$67,883,372	259.5%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	189	\$0	\$0	\$107	
PRUCO LIFE INSURANCE COMPANY	1.0%	20	\$28,033,239	\$0	\$1,644,250	5.9%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.5%	34	\$14,721,634	\$0	\$12,616,661	85.7%
RELIASTAR LIFE INSURANCE COMPANY	0.0%	112	\$95,839	\$0	\$3,209,673	3,349.0%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	72	\$1,155,441	\$0	\$36,381,932	3,148.7%
S USA LIFE INSURANCE COMPANY INC	0.7%	32	\$18,621,993	\$0	\$2,361,753	12.7%
SAGICOR LIFE INSURANCE COMPANY	0.8%	31	\$20,634,077	\$0	\$0	0.0%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.9%	27	\$23,958,772	\$0	\$12,595,551	52.6%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.0%	189	\$0	\$0	\$4,305	
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	0.0%	189	\$0	\$0	\$17,795	
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	109	\$124,655	\$0	\$210,902	169.2%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	108	\$129,412	\$0	\$418,999	323.8%
SHELTER LIFE INSURANCE COMPANY	0.1%	63	\$1,717,391	\$0	\$8,052,381	468.9%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$594,485	
SILAC INSURANCE COMPANY	0.0%	93	\$339,810	\$0	\$2,315,400	681.4%
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	189	\$0	\$0	\$2,454	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
STANDARD INSURANCE COMPANY	0.5%	37	\$12,136,107	\$0	\$12,323,536	101.5%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	166	\$1,100	\$0	\$78,691	7,153.7%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	187	\$56	\$0	\$2,172	3,878.6%
STATE FARM LIFE INSURANCE COMPANY	0.3%	44	\$7,929,411	\$0	\$24,830,542	313.1%
STATE LIFE INSURANCE COMPANY	0.1%	53	\$3,452,057	\$0	\$8,012,485	232.1%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.0%	189	\$0	\$0	\$3,008	
SURETY LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$-113	
SWISS RE LIFE & HEALTH AMERICA INC	0.0%	189	\$0	\$0	\$10,000	
SYMETRA LIFE INSURANCE COMPANY	1.9%	15	\$50,567,847	\$0	\$18,229,033	36.0%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.1%	52	\$3,889,784	\$0	\$6,791,524	174.6%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.1%	60	\$1,955,880	\$0	\$4,088,952	209.1%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.0%	163	\$1,333	\$20,491,536	\$27,021,150	3564342.5%
TEXAS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$12,122	
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.0%	189	\$0	\$0	\$92,120	
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	150	\$4,985	\$0	\$3,628,759	72,793.6%
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	0.0%	89	\$372,170	\$0	\$22,224	6.0%
THRIVENT FINANCIAL FOR LUTHERANS	2.5%	11	\$67,252,483	\$12,878	\$33,305,379	49.5%
TIAA-CREF LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$46,588	
TRANS WORLD ASSURANCE COMPANY	0.0%	159	\$2,370	\$0	\$19,574	825.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	71	\$1,265,783	\$0	\$35,518,771	2,806.1%
TRUSTED FRATERNAL LIFE	0.0%	96	\$300,142	\$0	\$437,178	145.7%
TRUSTMARK INSURANCE COMPANY	0.0%	132	\$17,680	\$0	\$296,505	1,677.1%
U.S. FINANCIAL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$3,542	
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$156,193	
UNION LABOR LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$2,696	
UNION SECURITY INSURANCE COMPANY	0.0%	81	\$593,094	\$0	\$1,567,383	264.3%
UNITED AMERICAN INSURANCE COMPANY	0.0%	90	\$351,827	\$0	\$4,657,427	1,323.8%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	142	\$8,175	\$0	\$88,509	1,082.7%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.1%	67	\$1,411,832	\$0	\$3,537,612	250.6%
UNITED LIFE INSURANCE COMPANY	1.0%	23	\$26,519,684	\$0	\$29,620,713	111.7%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	178	\$300	\$0	\$0	0.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.0%	21	\$27,388,595	\$0	\$9,247,649	33.8%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.4%	41	\$9,736,558	\$0	\$1,181,296	12.1%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	140	\$8,866	\$0	\$68,904	777.2%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.0%	189	\$0	\$0	\$296,026	
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	161	\$1,500	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.0%	189	\$0	\$0	\$606	
USAA LIFE INSURANCE COMPANY	2.1%	14	\$56,068,820	\$0	\$24,678,702	44.0%
VANTIS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$21	
VARIABLE ANNUITY LIFE INSURANCE COMPANY	1.1%	18	\$29,338,504	\$0	\$10,750,816	36.6%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	133	\$14,252	\$0	\$8,789,995	61,675.5%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.1%	66	\$1,420,703	\$0	\$1,292,133	91.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	134	\$14,212	\$0	\$1,699,044	11,955.0%
WEST COAST LIFE INSURANCE COMPANY	0.0%	167	\$890	\$0	\$82,092	9,223.8%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$1	\$41,725	
WESTERN CATHOLIC UNION	0.2%	49	\$6,393,256	\$0	\$3,703,850	57.9%
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.9%	26	\$24,126,738	\$0	\$46,816,180	194.0%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	75	\$1,001,668	\$0	\$971,940	97.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$1,067,969	
WILLIAM PENN ASSOCIATION	0.0%	97	\$288,540	\$0	\$495,204	171.6%
WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	0.0%	189	\$0	\$0	\$23,947	
WOMAN'S LIFE INSURANCE SOCIETY	0.0%	176	\$425	\$0	\$26,300	6,188.2%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.1%	62	\$1,743,947	\$0	\$2,123,399	121.8%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	118	\$64,927	\$0	\$297,494	458.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TOTAL	100.0%		\$2,677,244,485	\$25,806,714	\$2,033,280,437	76.9%

## INDIVIDUAL: ANNUITIES VARIABLE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	6.6%	5	\$98,932,124	\$0	\$65,996,018	66.7%
AMERICAN FAMILY LIFE INSURANCE COMPANY	0.0%	43	\$169,881	\$0	\$958,090	564.0%
AMERICAN GENERAL LIFE INSURANCE CO	3.0%	12	\$44,204,593	\$0	\$178,439,039	403.7%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	63	\$0	\$0	\$6,857	
AMERITAS LIFE INSURANCE CORP	0.1%	34	\$747,734	\$0	\$9,692,585	1,296.3%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	60	\$1,980	\$0	\$255,292	12,893.5%
AUGUSTAR LIFE INSURANCE COMPANY	0.1%	33	\$904,946	\$0	\$35,667,897	3,941.4%
BRIGHTHOUSE LIFE INSURANCE COMPANY	6.7%	4	\$99,438,749	\$0	\$180,397,011	181.4%
C M LIFE INSURANCE COMPANY	0.0%	45	\$152,045	\$0	\$4,209,327	2,768.5%
CMFG LIFE INSURANCE COMPANY	0.0%	59	\$2,020	\$0	\$2,249,397	111,356.3%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	37	\$628,008	\$0	\$12,007,282	1,912.0%
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.0%	63	\$0	\$0	\$157,066	
DELAWARE LIFE INSURANCE COMPANY	0.1%	27	\$2,066,537	\$0	\$2,238,687	108.3%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	5.5%	6	\$82,556,682	\$0	\$101,894,635	123.4%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	2.3%	14	\$33,756,903	\$0	\$1,328,836	3.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
EQUITRUST LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$431,433	
EVERLAKE LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$3,486,978	
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	50	\$21,940	\$0	\$2,405,064	10,962.0%
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$35,738,813	
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	53	\$14,520	\$0	\$488,672	3,365.5%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$15,312	
FORETHOUGHT LIFE INSURANCE COMPANY	0.1%	31	\$1,244,812	\$0	\$10,458,623	840.2%
FORTITUDE LIFE INSURANCE & ANNUITY COMPANY	0.0%	46	\$145,136	\$0	\$148,803,442	102,526.9%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.1%	28	\$1,304,166	\$0	\$36,268,617	2,781.0%
HORACE MANN LIFE INSURANCE COMPANY	0.1%	29	\$1,283,441	\$0	\$1,568,299	122.2%
INTEGRITY LIFE INSURANCE COMPANY	0.0%	49	\$28,996	\$0	\$979,054	3,376.5%
JACKSON NATIONAL LIFE INSURANCE COMPANY	12.9%	2	\$192,861,084	\$0	\$344,818,395	178.8%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	1.4%	16	\$20,627,456	\$0	\$14,862,443	72.1%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.0%	44	\$168,656	\$0	\$132,082,077	78,314.5%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	36	\$681,163	\$0	\$3,742,200	549.4%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	63	\$0	\$0	\$584,557	
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	10.3%	3	\$153,924,753	\$0	\$279,885,658	181.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	57	\$7,828	\$0	\$0	0.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.1%	26	\$2,066,756	\$0	\$30,839,569	1,492.2%
MEMBERS LIFE INSURANCE COMPANY	0.0%	51	\$20,361	\$0	\$498,533	2,448.5%
METROPOLITAN LIFE INSURANCE COMPANY	0.0%	40	\$346,249	\$0	\$84,996,258	24,547.7%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.0%	48	\$33,536	\$0	\$7,258,918	21,645.2%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.2%	23	\$3,237,387	\$0	\$6,644,509	205.2%
MINNESOTA LIFE INSURANCE COMPANY	0.2%	24	\$2,932,741	\$0	\$41,606,779	1,418.7%
MML BAY STATE LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$6,178	
MODERN WOODMEN OF AMERICA	0.0%	35	\$710,724	\$0	\$2,583,055	363.4%
MONY LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$30	
NASSAU LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$41,127	
NATIONAL LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$73,278	
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	54	\$12,516	\$0	\$452,180	3,612.8%
NATIONWIDE LIFE INSURANCE COMPANY	2.6%	13	\$39,541,656	\$0	\$91,899,919	232.4%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	52	\$17,700	\$0	\$3,606,155	20,373.8%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	1.6%	15	\$23,236,127	\$0	\$81,898,110	352.5%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.4%	17	\$20,297,344	\$553,574	\$60,691,297	301.7%
PACIFIC LIFE & ANNUITY COMPANY	0.0%	39	\$408,599	\$0	\$1,259,910	308.3%
PACIFIC LIFE INSURANCE COMPANY	4.8%	7	\$72,088,164	\$0	\$160,880,744	223.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.0%	41	\$213,928	\$0	\$6,541,814	3,058.0%
PHL VARIABLE INSURANCE COMPANY	0.0%	58	\$5,630	\$0	\$3,353,308	59,561.4%
PRINCIPAL LIFE INSURANCE COMPANY	1.1%	19	\$15,913,747	\$0	\$34,096,424	214.3%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	63	\$0	\$0	\$146,806	
PROTECTIVE LIFE INSURANCE COMPANY	22.4%	1	\$335,094,159	\$0	\$378,100,605	112.8%
PRUCO LIFE INSURANCE COMPANY	3.0%	11	\$44,577,057	\$0	\$766,139,272	1,718.7%
RELIASTAR LIFE INSURANCE COMPANY	0.0%	55	\$11,695	\$0	\$1,466,290	12,537.8%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	61	\$1,200	\$0	\$396,057	33,004.8%
RIVERSOURCE LIFE INSURANCE COMPANY	1.2%	18	\$17,411,679	\$0	\$156,199,708	897.1%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.2%	22	\$3,677,158	\$0	\$12,316,789	335.0%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	63	\$0	\$0	\$7,122	
STATE FARM LIFE INSURANCE COMPANY	0.0%	38	\$422,692	\$0	\$2,496,251	590.6%
SYMETRA LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$566,525	
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	3.3%	9	\$49,313,555	\$22,029,252	\$164,638,818	378.5%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	47	\$53,194	\$0	\$6,079,697	11,429.3%
THRIVENT FINANCIAL FOR LUTHERANS	3.2%	10	\$48,417,396	\$0	\$97,033,739	200.4%
TIAA–CREF LIFE INSURANCE COMPANY	0.2%	25	\$2,822,983	\$0	\$2,932,106	103.9%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.1%	30	\$1,253,545	\$0	\$1,164,978	92.9%
TRANSAMERICA LIFE INSURANCE COMPANY	4.0%	8	\$59,583,676	\$0	\$428,746,086	719.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.0%	42	\$188,000	\$0	\$920,054	489.4%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.1%	32	\$954,764	\$0	\$4,807,198	503.5%
USAA LIFE INSURANCE COMPANY	0.0%	63	\$0	\$0	\$516	
VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.6%	20	\$9,229,493	\$0	\$79,848,238	865.1%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	56	\$8,570	\$0	\$5,234,986	61,085.0%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.0%	63	\$0	\$0	\$13,614,439	
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.0%	61	\$1,200	\$0	\$121,751	10,145.9%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	63	\$0	\$0	\$98,967	
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.3%	21	\$4,960,764	\$0	\$3,953,937	79.7%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$1,494,942,098</b>	<b>\$22,582,826</b>	<b>\$4,358,376,686</b>	<b>293.1%</b>

## INDIVIDUAL: ANNUITIES MODIFIED GUARANTEED

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CMFG LIFE INSURANCE COMPANY	3.9%	3	\$1,969,397	\$0	\$89,897	4.6%
DEARBORN LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$192,439	
EVERLAKE LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$187,965	
INTEGRITY LIFE INSURANCE COMPANY	0.6%	5	\$307,585	\$0	\$2,810,376	913.7%
MEMBERS LIFE INSURANCE COMPANY	5.7%	2	\$2,917,620	\$0	\$71,267	2.4%
MINNESOTA LIFE INSURANCE COMPANY	-0.6%	13	\$-301,282	\$0	\$1,182,621	-392.5%
NASSAU LIFE AND ANNUITY COMPANY	1.4%	4	\$725,788	\$0	\$435,794	60.0%
NASSAU LIFE INSURANCE COMPANY	0.0%	7	\$1,925	\$0	\$2,859,373	148,538.9%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$8,574,720	
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	6	\$2,587	\$0	\$1,350,566	52,205.9%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	-0.5%	12	\$-239,212	\$0	\$0	0.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	8	\$0	\$0	\$634,417	
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	89.4%	1	\$45,635,482	\$0	\$17,430,922	38.2%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$51,019,890</b>	<b>\$0</b>	<b>\$35,820,357</b>	<b>70.2%</b>

## INDIVIDUAL: ANNUITIES EQUITY INDEXED

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	8.1%	4	\$180,626,587	\$0	\$192,226,232	106.4%
AMERICAN GENERAL LIFE INSURANCE CO	30.8%	1	\$689,221,637	\$0	\$205,351,384	29.8%
AMERICAN NATIONAL INSURANCE COMPANY	0.2%	26	\$4,265,874	\$0	\$1,056,675	24.8%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.1%	34	\$2,153,696	\$0	\$4,566,396	212.0%
AMERITAS LIFE INSURANCE CORP	0.7%	22	\$16,693,091	\$0	\$6,852,420	41.0%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	42	\$186,633	\$0	\$130,158	69.7%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	49	\$0	\$0	\$8,729,515	
ATHENE ANNUITY AND LIFE COMPANY	10.4%	2	\$232,382,404	\$0	\$165,822,491	71.4%
AUGUSTAR LIFE INSURANCE COMPANY	1.3%	19	\$28,926,406	\$0	\$3,259,416	11.3%
BANKERS LIFE AND CASUALTY COMPANY	1.6%	16	\$35,335,567	\$0	\$20,765,081	58.8%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$290,688	
C M LIFE INSURANCE COMPANY	0.1%	31	\$3,314,005	\$0	\$3,256,978	98.3%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.0%	38	\$863,033	\$0	\$6,709,622	777.4%
CMFG LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$560,369	
COLUMBUS LIFE INSURANCE COMPANY	0.0%	43	\$38,366	\$0	\$436,927	1,138.8%
DEARBORN LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$61,287	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
DELAWARE LIFE INSURANCE COMPANY	0.1%	35	\$2,066,537	\$0	\$2,238,687	108.3%
EQUITRUST LIFE INSURANCE COMPANY	1.4%	18	\$30,742,042	\$0	\$29,864,122	97.1%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$687,153	
FARMERS LIFE INSURANCE COMPANY	0.0%	45	\$18,814	\$0	\$0	0.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$336,323	
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	3.3%	7	\$73,997,590	\$0	\$54,412,905	73.5%
FORETHOUGHT LIFE INSURANCE COMPANY	2.4%	11	\$53,412,753	\$0	\$78,618,555	147.2%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	49	\$0	\$0	\$3,195,496	
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$4,744	
GUARANTY INCOME LIFE INSURANCE COMPANY	3.1%	8	\$68,733,613	\$0	\$5,184,662	7.5%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	41	\$225,966	\$0	\$166,931	73.9%
INTEGRITY LIFE INSURANCE COMPANY	0.2%	30	\$3,372,834	\$0	\$10,837,979	321.3%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.2%	29	\$3,600,656	\$0	\$21,429,935	595.2%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	37	\$1,071,187	\$0	\$5,967,173	557.1%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.2%	28	\$3,692,904	\$0	\$7,189,780	194.7%
LINCOLN BENEFIT LIFE COMPANY	0.0%	39	\$544,875	\$0	\$580,595	106.6%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	2.5%	10	\$55,960,984	\$0	\$43,624,835	78.0%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	9.1%	3	\$204,449,091	\$0	\$293,812,898	143.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MEMBERS LIFE INSURANCE COMPANY	0.5%	24	\$10,639,270	\$0	\$10,929,034	102.7%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	2.1%	12	\$47,058,542	\$0	\$14,724,864	31.3%
MINNESOTA LIFE INSURANCE COMPANY	0.5%	23	\$10,679,388	\$0	\$1,585,968	14.9%
NASSAU LIFE AND ANNUITY COMPANY	0.8%	21	\$17,418,916	\$0	\$2,311,964	13.3%
NASSAU LIFE INSURANCE COMPANY	0.0%	47	\$6,000	\$0	\$584,923	9,748.7%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.1%	32	\$2,580,440	\$0	\$20,179,540	782.0%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	4.9%	5	\$110,803,313	\$0	\$27,989,786	25.3%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	46	\$8,126	\$0	\$903,480	11,118.4%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	2.9%	9	\$64,343,669	\$0	\$45,529,854	70.8%
PACIFIC LIFE INSURANCE COMPANY	2.1%	13	\$46,980,524	\$0	\$61,821,021	131.6%
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	48	\$3,420	\$0	\$43,858	1,282.4%
PRINCIPAL LIFE INSURANCE COMPANY	0.0%	40	\$472,511	\$0	\$88,711	18.8%
PROTECTIVE LIFE INSURANCE COMPANY	0.2%	27	\$4,023,135	\$0	\$0	0.0%
PRUCO LIFE INSURANCE COMPANY	1.4%	17	\$32,089,667	\$0	\$1,207,501	3.8%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.1%	33	\$2,457,046	\$0	\$8,905,967	362.5%
RELIASTAR LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$17,162	
RIVERSOURCE LIFE INSURANCE COMPANY	1.7%	15	\$39,038,718	\$0	\$3,796,558	9.7%
SAGICOR LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$56,466	
SECURITY BENEFIT LIFE INSURANCE COMPANY	3.8%	6	\$85,553,871	\$0	\$55,247,725	64.6%
SILAC INSURANCE COMPANY	0.9%	20	\$20,288,097	\$0	\$9,365,890	46.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
STANDARD INSURANCE COMPANY	0.1%	36	\$1,393,581	\$0	\$1,077,309	77.3%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	49	\$0	\$0	\$32,364	
SYMETRA LIFE INSURANCE COMPANY	1.8%	14	\$39,501,097	\$0	\$30,520,614	77.3%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.4%	25	\$8,330,295	\$0	\$152,272	1.8%
VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.0%	49	\$0	\$0	\$66,677	
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	44	\$24,100	\$0	\$31,437,115	130,444.5%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$2,239,590,871</b>	<b>\$0</b>	<b>\$1,506,805,035</b>	<b>67.3%</b>

## INDIVIDUAL: DEPOSIT-TYPE CONTRACT FUNDS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN CENTURY LIFE INSURANCE COMPANY	0.0%	27	\$611,702	\$0	\$0	0.0%
AMERICAN NATIONAL INSURANCE COMPANY	0.1%	24	\$711,352	\$0	\$0	0.0%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	51	\$622	\$0	\$0	0.0%
AMERITAS LIFE INSURANCE CORP	0.1%	16	\$1,634,280	\$0	\$221,699	13.6%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	57	\$0	\$0	\$10,644	
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	57	\$0	\$0	\$2,745	
AUGUSTAR LIFE INSURANCE COMPANY	0.0%	32	\$369,810	\$0	\$478,466	129.4%
AXCELUS FINANCIAL LIFE INSURANCE COMPANY	0.0%	30	\$500,000	\$0	\$0	0.0%
BANKERS LIFE AND CASUALTY COMPANY	0.0%	46	\$34,198	\$0	\$0	0.0%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	55	\$27	\$0	\$0	0.0%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.1%	14	\$1,836,649	\$0	\$16,250,789	884.8%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	56	\$17	\$0	\$0	0.0%
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	57	\$0	\$0	\$34,948	
CMFG LIFE INSURANCE COMPANY	0.0%	57	\$0	\$0	\$148,522	
COLUMBUS LIFE INSURANCE COMPANY	0.0%	45	\$41,813	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	36	\$209,539	\$0	\$0	0.0%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	54	\$31	\$0	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.0%	47	\$28,623	\$0	\$0	0.0%
ELCO MUTUAL LIFE AND ANNUITY	1.4%	5	\$18,949,961	\$0	\$12,987,075	68.5%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	48	\$20,715	\$0	\$21,009	101.4%
FARMERS LIFE INSURANCE COMPANY	0.1%	13	\$1,924,423	\$0	\$95,510	5.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.1%	23	\$812,290	\$0	\$279,807	34.4%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	26	\$653,337	\$0	\$0	0.0%
FORETHOUGHT LIFE INSURANCE COMPANY	0.0%	29	\$501,709	\$0	\$0	0.0%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	57	\$0	\$0	\$913,328	
GENWORTH LIFE INSURANCE COMPANY	0.0%	57	\$0	\$0	\$1,562,134	
GLENER LIFE INSURANCE SOCIETY	0.0%	57	\$0	\$0	\$2,076	
INTEGRITY LIFE INSURANCE COMPANY	0.0%	28	\$506,622	\$0	\$0	0.0%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	38	\$126,952	\$0	\$0	0.0%
KANSAS CITY LIFE INSURANCE COMPANY	0.2%	12	\$1,992,513	\$0	\$0	0.0%
KNIGHTS OF COLUMBUS	3.0%	4	\$39,103,663	\$0	\$0	0.0%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	33	\$333,889	\$0	\$2,280,771	683.1%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.1%	18	\$1,487,032	\$0	\$0	0.0%
MINNESOTA LIFE INSURANCE COMPANY	0.0%	31	\$444,230	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	1.0%	6	\$13,563,747	\$0	\$0	0.0%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	34	\$317,926	\$0	\$0	0.0%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.1%	17	\$1,606,072	\$0	\$0	0.0%
OCEANVIEW LIFE AND ANNUITY COMPANY	4.1%	3	\$53,932,096	\$0	\$12,834,082	23.8%
OHIO STATE LIFE INSURANCE COMPANY THE	0.0%	53	\$114	\$0	\$0	0.0%
PACIFIC LIFE & ANNUITY COMPANY	11.8%	2	\$155,117,693	\$0	\$0	0.0%
PACIFIC LIFE INSURANCE COMPANY	74.2%	1	\$979,859,445	\$0	\$0	0.0%
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA	0.0%	50	\$6,863	\$0	\$0	0.0%
PRIMERICA LIFE INSURANCE COMPANY	0.0%	35	\$257,193	\$0	\$0	0.0%
PRINCIPAL LIFE INSURANCE COMPANY	0.0%	57	\$0	\$0	\$2,062,912	
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	57	\$0	\$0	\$16,131,846	
PRUCO LIFE INSURANCE COMPANY	0.1%	21	\$1,045,752	\$0	\$602,152	57.6%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	43	\$53,509	\$0	\$0	0.0%
ROYAL NEIGHBORS OF AMERICA	0.0%	41	\$62,238	\$0	\$1,988,280	3,194.6%
SAGICOR LIFE INSURANCE COMPANY	0.0%	39	\$124,242	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	0.0%	44	\$45,479	\$0	\$0	0.0%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	52	\$575	\$0	\$0	0.0%
SHELTER LIFE INSURANCE COMPANY	0.1%	22	\$895,476	\$0	\$0	0.0%
SILAC INSURANCE COMPANY	0.8%	8	\$10,253,242	\$0	\$0	0.0%
STANDARD INSURANCE COMPANY	0.4%	9	\$5,813,149	\$0	\$4,277,884	73.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SYMETRA LIFE INSURANCE COMPANY	0.1%	19	\$1,337,609	\$0	\$1,283,606	96.0%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.8%	7	\$10,405,480	\$0	\$0	0.0%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.1%	20	\$1,143,532	\$0	\$1,513,656	132.4%
THRIVENT FINANCIAL FOR LUTHERANS	0.1%	25	\$697,658	\$0	\$0	0.0%
TIAA–CREF LIFE INSURANCE COMPANY	0.2%	11	\$2,671,264	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	40	\$81,891	\$0	\$0	0.0%
UNITED LIFE INSURANCE COMPANY	0.0%	49	\$8,198	\$0	\$502,573	6,130.4%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.1%	15	\$1,668,317	\$0	\$0	0.0%
USAA LIFE INSURANCE COMPANY	0.0%	57	\$0	\$0	\$988,335	
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.0%	37	\$190,418	\$0	\$0	0.0%
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.4%	10	\$5,743,824	\$0	\$0	0.0%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	42	\$58,928	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$1,319,797,929</b>	<b>\$0</b>	<b>\$77,474,849</b>	<b>5.9%</b>

## INDIVIDUAL: OTHER CONSIDERATIONS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ACCORDIA LIFE AND ANNUITY COMPANY	5.2%	4	\$4,712,044	\$74,096	\$7,512,363	161.0%
AETNA LIFE INSURANCE COMPANY	0.5%	9	\$420,295	\$481,713	\$748,108	292.6%
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	0.0%	19	\$35,976	\$0	\$86,499	240.4%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	22	\$0	\$0	\$24,000	
ATLANTA LIFE INSURANCE COMPANY	0.0%	22	\$0	\$0	\$943	
C M LIFE INSURANCE COMPANY	0.3%	13	\$278,062	\$0	\$106,183	38.2%
CATHOLIC ORDER OF FORESTERS	0.0%	21	\$54	\$0	\$0	0.0%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.0%	22	\$0	\$0	\$14,349	
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.3%	12	\$278,551	\$0	\$2,847,973	1,022.4%
EAGLE LIFE INSURANCE COMPANY	29.3%	1	\$26,373,302	\$0	\$7,961,925	30.2%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	5.1%	5	\$4,604,092	\$0	\$3,936,570	85.5%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.5%	10	\$407,451	\$0	\$612,500	150.3%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	20	\$645	\$0	\$87,471	13,561.4%
FORETHOUGHT LIFE INSURANCE COMPANY	1.4%	8	\$1,220,683	\$0	\$1,284,638	105.2%
HORACE MANN LIFE INSURANCE COMPANY	0.1%	17	\$52,012	\$0	\$47,840	92.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	22	\$0	\$0	\$5,650	
LUMICO LIFE INSURANCE COMPANY	1.9%	6	\$1,725,957	\$0	\$430,485	24.9%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	22	\$0	\$0	\$1,103	
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	22	\$0	\$0	\$3,427	
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	28.7%	2	\$25,803,696	\$0	\$12,325,997	47.8%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	22	\$0	\$0	\$182,369	
MML BAY STATE LIFE INSURANCE COMPANY	0.4%	11	\$382,272	\$0	\$678,917	177.6%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	1.6%	7	\$1,402,728	\$0	\$2,918,586	208.1%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	22	\$0	\$0	\$2,220	
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	22	\$0	\$0	\$37,902	
NATIONWIDE LIFE INSURANCE COMPANY	24.4%	3	\$21,969,801	\$0	\$6,157,646	28.0%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	22	\$0	\$0	\$824,257	
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.0%	18	\$40,612	\$0	\$208,041	512.3%
STATE MUTUAL INSURANCE COMPANY	0.1%	14	\$72,034	\$3,838	\$303,772	427.0%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.1%	15	\$62,541	\$0	\$61,206,586	97,866.3%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.1%	16	\$52,535	\$0	\$27,595,574	52,528.0%
TEXAS LIFE INSURANCE COMPANY	0.0%	22	\$0	\$0	\$98	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TOTAL	100.0%		\$89,895,343	\$559,647	\$138,153,992	154.3%

## TOTAL INDIVIDUAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 FINANCIAL LIFE	0.0%	279	\$90,047	\$103	\$62,651	69.7%
5 STAR LIFE INSURANCE COMPANY	0.0%	197	\$650,141	\$0	\$53,394	8.2%
AAA LIFE INSURANCE COMPANY	0.1%	89	\$12,172,474	\$0	\$6,903,563	56.7%
ABILITY INSURANCE COMPANY	0.0%	367	\$126	\$0	\$0	0.0%
ACCENDO INSURANCE COMPANY	0.0%	160	\$1,763,251	\$0	\$334,931	19.0%
ACCORDIA LIFE AND ANNUITY COMPANY	0.1%	111	\$5,741,613	\$74,096	\$9,147,171	160.6%
AETNA LIFE INSURANCE COMPANY	0.0%	208	\$420,295	\$481,713	\$748,108	292.6%
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.0%	373	\$0	\$0	\$39,314	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	2.8%	8	\$280,896,332	\$0	\$267,398,910	95.2%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.1%	117	\$5,065,460	\$1,792	\$1,407,110	27.8%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	292	\$64,442	\$0	\$101,795	158.0%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	325	\$14,611	\$2,350	\$63,326	449.5%
AMERICAN CENTURY LIFE INSURANCE COMPANY	0.0%	194	\$715,069	\$0	\$0	0.0%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.0%	190	\$817,181	\$0	\$811,386	99.3%
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	1.6%	15	\$162,959,701	\$0	\$167,242,107	102.6%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	129	\$4,083,747	\$0	\$1,596,694	39.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN FAMILY LIFE INSURANCE COMPANY	0.6%	40	\$56,143,743	\$1,648,526	\$41,912,296	77.6%
AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.0%	198	\$630,533	\$0	\$519,249	82.4%
AMERICAN FIDELITY ASSURANCE COMPANY	0.1%	113	\$5,387,609	\$120,478	\$6,662,565	125.9%
AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.0%	272	\$113,447	\$362	\$283,115	249.9%
AMERICAN GENERAL LIFE INSURANCE CO	9.4%	2	\$940,437,851	\$309,752	\$510,156,394	54.3%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	229	\$255,346	\$2,158	\$185,206	73.4%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.0%	122	\$4,521,964	\$0	\$3,989,158	88.2%
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	169	\$1,467,883	\$14,538	\$2,411,277	165.3%
AMERICAN INCOME LIFE INSURANCE CO	0.2%	60	\$24,368,132	\$397	\$8,108,326	33.3%
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.0%	174	\$1,358,158	\$81	\$1,011,565	74.5%
AMERICAN NATIONAL INSURANCE COMPANY	0.8%	31	\$77,602,984	\$29,097	\$19,636,525	25.3%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	273	\$104,063	\$0	\$115,549	111.0%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	341	\$5,006	\$0	\$16,054	320.7%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	331	\$9,407	\$0	\$0	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	204	\$578,599	\$37,657	\$545,268	100.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.0%	359	\$1,083	\$0	\$31,046	2,866.7%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.1%	102	\$7,713,139	\$466,094	\$8,025,450	110.1%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.2%	67	\$20,727,216	\$3,925	\$10,059,138	48.5%
AMERITAS LIFE INSURANCE CORP	0.3%	59	\$25,920,025	\$161,818	\$25,967,620	100.8%
AMICA LIFE INSURANCE COMPANY	0.0%	209	\$408,874	\$0	\$53,276	13.0%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	244	\$206,479	\$0	\$1,111,162	538.1%
ANTHEM LIFE INSURANCE COMPANY	0.0%	281	\$88,484	\$0	\$42,280	47.8%
ASPIDA LIFE INSURANCE COMPANY	0.1%	86	\$12,788,333	\$0	\$6,165	0.0%
ASSURED LIFE ASSOCIATION	0.0%	336	\$6,379	\$806	\$41,223	658.9%
ASSURITY LIFE INSURANCE COMPANY	0.0%	147	\$2,552,201	\$268,211	\$4,178,965	174.2%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	177	\$1,269,445	\$4,031	\$15,037,557	1,184.9%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	296	\$54,437	\$0	\$628,862	1,155.2%
ATHENE ANNUITY AND LIFE COMPANY	3.7%	5	\$374,844,061	\$468,620	\$193,941,892	51.9%
ATLANTA LIFE INSURANCE COMPANY	0.0%	373	\$0	\$0	\$55,283	
ATLANTIC COAST LIFE INSURANCE COMPANY	0.2%	62	\$22,113,048	\$0	\$0	0.0%
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	121	\$4,571,678	\$0	\$12,502,350	273.5%
AUGUSTAR LIFE INSURANCE COMPANY	0.4%	47	\$38,022,050	\$1,295,404	\$62,678,704	168.3%
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	269	\$117,477	\$0	\$788,358	671.1%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	350	\$2,036	\$0	\$15,330	752.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	127	\$4,188,963	\$0	\$5,902,144	140.9%
AXCELUS FINANCIAL LIFE INSURANCE COMPANY	0.0%	206	\$502,341	\$0	\$0	0.0%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	201	\$600,132	\$2,322	\$885,719	148.0%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	307	\$31,340	\$0	\$18,531	59.1%
BANKERS LIFE AND CASUALTY COMPANY	0.5%	41	\$54,329,469	\$16,320	\$37,971,528	69.9%
BANNER LIFE INSURANCE COMPANY	0.3%	55	\$29,000,488	\$0	\$16,929,908	58.4%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	298	\$51,539	\$4,040	\$1,159,094	2,256.8%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	338	\$5,570	\$0	\$9,496	170.5%
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA	0.0%	373	\$0	\$0	\$284,394	
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.0%	327	\$11,928	\$0	\$0	0.0%
BESTOW LIFE INSURANCE COMPANY	0.0%	321	\$18,485	\$0	\$2,228,031	12,053.2%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1%	118	\$5,041,168	\$7,115	\$4,199,302	83.4%
BRIGHTHOUSE LIFE INSURANCE COMPANY	1.5%	18	\$147,177,998	\$500,526	\$258,013,221	175.6%
C M LIFE INSURANCE COMPANY	0.1%	109	\$6,612,411	\$0	\$31,633,313	478.4%
CANADA LIFE ASSURANCE COMPANY	0.0%	371	\$64	\$0	\$757,421	1183470.3%
CAPITOL LIFE INSURANCE COMPANY	0.0%	193	\$721,080	\$0	\$4,806,285	666.5%
CATHOLIC FRATERNAL LIFE	0.1%	112	\$5,643,635	\$0	\$3,887,826	68.9%
CATHOLIC LIFE INSURANCE	0.0%	370	\$76	\$0	\$0	0.0%
CATHOLIC ORDER OF FORESTERS	0.0%	268	\$124,993	\$19,826	\$679,604	559.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	262	\$138,081	\$1,347	\$439,511	319.3%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	179	\$1,251,597	\$0	\$538,197	43.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.0%	184	\$1,118,778	\$16	\$682,115	61.0%
CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0%	236	\$234,093	\$0	\$19,939	8.5%
CHURCH LIFE INSURANCE CORPORATION	0.0%	332	\$7,778	\$0	\$78,804	1,013.2%
CICA LIFE INSURANCE COMPANY OF AMERICA	0.0%	222	\$309,523	\$489	\$842,518	272.4%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.0%	368	\$119	\$0	\$0	0.0%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	311	\$27,546	\$0	\$12,491	45.3%
CINCINNATI LIFE INSURANCE COMPANY THE	0.1%	85	\$13,034,677	\$0	\$11,979,691	91.9%
CITIZENS SECURITY LIFE INS CO	0.0%	297	\$51,762	\$0	\$51,000	98.5%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.1%	96	\$9,060,026	\$0	\$16,136,991	178.1%
CLOVER INSURANCE COMPANY	0.0%	318	\$20,638	\$0	\$0	0.0%
CMFG LIFE INSURANCE COMPANY	0.1%	83	\$14,079,852	\$182,604	\$14,026,312	100.9%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.0%	130	\$4,013,145	\$0	\$1,430,144	35.6%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	143	\$2,959,653	\$0	\$1,181,860	39.9%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	137	\$3,243,973	\$0	\$2,470,424	76.2%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	286	\$72,570	\$0	\$57,673	79.5%
COLUMBUS LIFE INSURANCE COMPANY	0.0%	163	\$1,677,379	\$57,174	\$26,374,171	1,575.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COMBINED INSURANCE CO OF AMERICA	0.0%	188	\$855,696	\$0	\$1,564,371	182.8%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	180	\$1,251,450	\$45,931	\$15,076,330	1,208.4%
COMPBENEFITS INSURANCE COMPANY	0.0%	354	\$1,570	\$0	\$0	0.0%
CONNECTICUT GENERAL LIFE INS CO	0.0%	185	\$1,102,503	\$172,317	\$8,354,444	773.4%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	248	\$195,234	\$227	\$503,370	257.9%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0%	228	\$287,929	\$0	\$216,951	75.3%
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.0%	162	\$1,680,252	\$0	\$4,682,490	278.7%
COUNTRY LIFE INSURANCE COMPANY	0.1%	95	\$9,475,658	\$1,102,054	\$4,713,248	61.4%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	324	\$15,526	\$1,725	\$0	11.1%
CSA FRATERNAL LIFE	0.0%	225	\$298,227	\$0	\$54,830	18.4%
CSI LIFE INSURANCE COMPANY	0.0%	352	\$1,758	\$0	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.0%	276	\$99,025	\$0	\$478,179	482.9%
DELAWARE LIFE INSURANCE COMPANY	1.1%	21	\$115,242,015	\$0	\$26,631,007	23.1%
DIRECT GENERAL LIFE INSURANCE COMPANY	0.0%	309	\$29,587	\$0	\$0	0.0%
EAGLE LIFE INSURANCE COMPANY	0.3%	58	\$26,373,302	\$0	\$7,961,925	30.2%
ELCO MUTUAL LIFE AND ANNUITY	0.2%	71	\$19,568,644	\$981	\$17,864,771	91.3%
ELIPS LIFE INSURANCE COMPANY	0.0%	357	\$1,223	\$0	\$0	0.0%
EMC NATIONAL LIFE COMPANY	0.0%	131	\$3,972,319	\$5,476	\$6,144,323	154.8%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	148	\$2,382,429	\$0	\$21,237,890	891.4%
EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY	0.0%	246	\$199,459	\$0	\$7,551	3.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.9%	25	\$92,589,596	\$1,508,398	\$122,459,293	133.9%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.3%	51	\$33,977,358	\$0	\$1,333,362	3.9%
EQUITRUST LIFE INSURANCE COMPANY	0.5%	43	\$51,675,562	\$0	\$45,784,839	88.6%
EVERLAKE ASSURANCE COMPANY	0.0%	154	\$2,032,007	\$0	\$64,751	3.2%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	136	\$3,333,799	\$0	\$17,933,414	537.9%
EVERLY LIFE INSURANCE COMPANY	0.0%	247	\$197,697	\$1,157	\$71,756	36.9%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	157	\$1,866,498	\$43,995	\$5,469,882	295.4%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.0%	253	\$164,279	\$0	\$20,463	12.5%
FAMILY LIFE INSURANCE COMPANY	0.0%	233	\$244,044	\$0	\$285,831	117.1%
FAMILY SERVICE LIFE INSURANCE COMPANY	0.0%	372	\$24	\$0	\$342,607	1427529.2%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.5%	44	\$46,603,491	\$2,757,106	\$38,416,392	88.3%
FARMERS LIFE INSURANCE COMPANY	0.0%	156	\$1,943,237	\$0	\$95,510	4.9%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.3%	54	\$30,170,713	\$0	\$27,186,074	90.1%
FEDERAL LIFE INSURANCE COMPANY	0.0%	283	\$81,844	\$819	\$68,088	84.2%
FEDERATED LIFE INSURANCE COMPANY	0.1%	90	\$11,591,546	\$0	\$7,060,121	60.9%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	1.2%	20	\$122,991,809	\$2,656	\$96,575,080	78.5%
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.0%	284	\$80,332	\$0	\$35,738,813	44,488.9%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	139	\$3,189,927	\$49,313	\$1,637,663	52.9%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	132	\$3,935,774	\$0	\$8,569,911	217.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	303	\$43,616	\$77,717	\$157,220	538.6%
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	0.0%	328	\$10,545	\$6,253	\$69,156	715.1%
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA	0.0%	241	\$211,247	\$67	\$346,204	163.9%
FIRST GUARANTY INSURANCE COMPANY	0.0%	319	\$20,182	\$0	\$70,413	348.9%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	343	\$4,967	\$0	\$0	0.0%
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.0%	159	\$1,783,733	\$0	\$3,096,602	173.6%
FORETHOUGHT LIFE INSURANCE COMPANY	1.9%	13	\$185,664,747	\$0	\$229,732,985	123.7%
FORTITUDE LIFE INSURANCE & ANNUITY COMPANY	0.0%	192	\$748,121	\$0	\$149,741,550	20,015.7%
FORTITUDE US REINSURANCE COMPANY	0.0%	255	\$161,878	\$0	\$78,974	48.8%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	135	\$3,390,995	\$0	\$547,292	16.1%
FUNERAL DIRECTORS LIFE INSURANCE CO	0.1%	101	\$8,105,287	\$1,983,109	\$616,724	32.1%
GAINBRIDGE LIFE INSURANCE COMPANY	0.0%	289	\$70,000	\$0	\$0	0.0%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	215	\$353,370	\$0	\$199,289	56.4%
GBU FINANCIAL LIFE	0.0%	168	\$1,468,511	\$9,554	\$2,201,308	150.6%
GCU	0.0%	278	\$90,996	\$710	\$52,009	57.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.2%	70	\$19,745,044	\$0	\$82,146,988	416.0%
GENWORTH LIFE INSURANCE COMPANY	0.0%	134	\$3,797,512	\$0	\$24,889,196	655.4%
GERBER LIFE INSURANCE COMPANY	0.1%	93	\$10,908,059	\$0	\$5,042,124	46.2%
GLENER LIFE INSURANCE SOCIETY	0.0%	275	\$99,787	\$11,306	\$91,452	103.0%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	87	\$12,682,391	\$76	\$8,226,226	64.9%
GOLDEN RULE INSURANCE COMPANY	0.0%	196	\$677,178	\$0	\$3,419,552	505.0%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	166	\$1,561,602	\$21,899	\$1,532,790	99.6%
GPM HEALTH AND LIFE INSURANCE COMPANY	0.0%	356	\$1,275	\$0	\$0	0.0%
GRANGE LIFE INSURANCE COMPANY	0.0%	266	\$133,304	\$0	\$15,113	11.3%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	191	\$780,858	\$54	\$2,662,870	341.0%
GREAT WESTERN INSURANCE COMPANY	0.0%	172	\$1,380,057	\$0	\$667,301	48.4%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	189	\$842,879	\$0	\$575,975	68.3%
GUARANTY INCOME LIFE INSURANCE COMPANY	0.9%	28	\$85,285,674	\$0	\$10,875,711	12.8%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.4%	48	\$36,247,014	\$0	\$16,855,976	46.5%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.2%	76	\$16,931,790	\$5,289,116	\$16,843,360	130.7%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	224	\$298,789	\$163	\$307,714	103.0%
HCC LIFE INSURANCE COMPANY	0.0%	353	\$1,713	\$0	\$36,364	2,122.8%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	348	\$2,300	\$0	\$2,468	107.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
HOMESTEADERS LIFE COMPANY	0.0%	242	\$208,030	\$0	\$250,243	120.3%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	124	\$4,423,759	\$0	\$7,806,029	176.5%
HUMANA INSURANCE COMPANY	0.0%	373	\$0	\$0	\$35,499	
HUMANADENTAL INSURANCE COMPANY	0.0%	314	\$22,504	\$0	\$76,230	338.7%
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	249	\$192,137	\$801	\$102,628	53.8%
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	0.1%	99	\$8,461,109	\$18	\$10,340	0.1%
IDEALIFE INSURANCE COMPANY	0.0%	310	\$28,705	\$0	\$39,272	136.8%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	170	\$1,449,427	\$47,561	\$2,511,495	176.6%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	265	\$133,310	\$0	\$43,601	32.7%
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC	0.0%	316	\$21,898	\$0	\$4,610	21.1%
INTEGRITY LIFE INSURANCE COMPANY	0.0%	126	\$4,380,323	\$0	\$19,918,820	454.7%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.1%	103	\$7,669,392	\$2,055	\$2,257,387	29.5%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	231	\$249,542	\$349	\$646,463	259.2%
JACKSON NATIONAL LIFE INSURANCE COMPANY	2.1%	12	\$210,210,610	\$243,766	\$427,946,187	203.7%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.2%	65	\$20,800,070	\$63,144	\$15,144,390	73.1%
JOHN ALDEN LIFE INSURANCE COMPANY	0.0%	280	\$88,488	\$0	\$74,772	84.5%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	373	\$0	\$0	\$-1,693,094	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.7%	36	\$67,181,732	\$1,971,265	\$238,720,818	358.3%
KANSAS CITY LIFE INSURANCE COMPANY	0.2%	61	\$23,233,226	\$128,081	\$31,189,283	134.8%
KNIGHTS OF COLUMBUS	0.8%	32	\$75,658,045	\$7,721,200	\$65,236,715	96.4%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.3%	52	\$33,392,375	\$9,317,531	\$22,176,227	94.3%
LEADERS LIFE INSURANCE COMPANY	0.0%	299	\$49,596	\$575	\$0	1.2%
LEGACY LIFE INSURANCE COMPANY OF MISSOURI	0.0%	260	\$142,974	\$0	\$18,310	12.8%
LEWER LIFE INSURANCE COMPANY	0.0%	369	\$85	\$0	\$0	0.0%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	161	\$1,752,513	\$0	\$303,205	17.3%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.1%	98	\$8,528,762	\$11	\$2,453,531	28.8%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	261	\$142,741	\$0	\$976,555	684.1%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.3%	57	\$28,510,360	\$556	\$11,616,089	40.7%
LIFE OF THE SOUTH INSURANCE COMPANY	0.0%	164	\$1,628,147	\$0	\$0	0.0%
LIFESECURE INSURANCE COMPANY	0.0%	300	\$48,313	\$0	\$88,244	182.7%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	212	\$369,065	\$0	\$133,906	36.3%
LINCOLN BENEFIT LIFE COMPANY	0.1%	104	\$7,389,289	\$0	\$25,580,884	346.2%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.1%	105	\$7,374,805	\$1,101	\$4,866,405	66.0%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	-0.0%	382	\$-303,309	\$3,209	\$965,288	-319.3%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	3.3%	6	\$333,240,663	\$312,605	\$392,261,793	117.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	251	\$177,645	\$1,914	\$976,419	550.7%
LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0%	358	\$1,098	\$0	\$15,490	1,410.7%
LUMICO LIFE INSURANCE COMPANY	0.0%	142	\$2,997,110	\$0	\$977,116	32.6%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	264	\$133,369	\$380	\$388,235	291.4%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	312	\$26,296	\$1,992	\$66,264	259.6%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	218	\$330,309	\$42	\$244,679	74.1%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	240	\$212,470	\$4,245	\$368,418	175.4%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2.5%	10	\$246,328,401	\$22,725,684	\$169,859,661	78.2%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	4.8%	3	\$478,018,927	\$0	\$341,889,228	71.5%
MEDICO INSURANCE COMPANY	0.0%	323	\$17,004	\$5,009	\$33,376	225.7%
MEMBERS LIFE INSURANCE COMPANY	0.1%	81	\$14,503,068	\$0	\$11,698,066	80.7%
MERIT LIFE INSURANCE CO.	0.0%	342	\$4,971	\$0	\$24,582	494.5%
METROPOLITAN LIFE INSURANCE COMPANY	0.1%	84	\$13,798,247	\$6,292,485	\$151,407,615	1,142.9%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.1%	80	\$14,516,694	\$5,723,210	\$69,526,508	518.4%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.7%	34	\$69,607,488	\$13,037	\$53,451,738	76.8%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	230	\$250,632	\$1,372	\$200,418	80.5%
MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.0%	315	\$22,075	\$3,051	\$30,952	154.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MINNESOTA LIFE INSURANCE COMPANY	0.6%	37	\$63,469,263	\$264,424	\$62,366,501	98.7%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	239	\$217,785	\$0	\$30,000	13.8%
MML BAY STATE LIFE INSURANCE COMPANY	0.0%	211	\$383,754	\$0	\$685,095	178.5%
MODERN WOODMEN OF AMERICA	0.3%	50	\$34,605,434	\$339,181	\$59,387,897	172.6%
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	351	\$1,790	\$14	\$5,679	318.0%
MONY LIFE INSURANCE COMPANY	0.0%	183	\$1,143,424	\$650,776	\$4,447,990	445.9%
MOUNTAIN LIFE INSURANCE COMPANY	0.0%	245	\$204,761	\$0	\$56,487	27.6%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	165	\$1,609,208	\$848	\$2,979,888	185.2%
NASSAU LIFE AND ANNUITY COMPANY	0.2%	64	\$21,289,952	\$0	\$4,373,292	20.5%
NASSAU LIFE INSURANCE COMPANY	0.0%	133	\$3,848,852	\$3,308,533	\$17,136,517	531.2%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	267	\$126,367	\$0	\$570,105	451.2%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	213	\$365,102	\$0	\$84,438	23.1%
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.0%	290	\$67,934	\$617	\$131,128	193.9%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	347	\$2,505	\$0	\$99,187	3,959.6%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	220	\$319,664	\$985	\$669,448	209.7%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	202	\$595,012	\$0	\$326,250	54.8%
NATIONAL LIFE INSURANCE COMPANY	0.0%	123	\$4,479,624	\$1,663,308	\$5,344,043	156.4%
NATIONAL SLOVAK SOCIETY OF THE USA	0.0%	277	\$94,364	\$560	\$130,715	139.1%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	259	\$143,374	\$0	\$22,220	15.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	119	\$4,717,773	\$2,365	\$23,506,009	498.3%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	1.3%	19	\$131,945,081	\$335	\$36,003,060	27.3%
NATIONWIDE LIFE INSURANCE COMPANY	0.9%	27	\$85,612,486	\$208,084	\$110,446,109	129.3%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	237	\$229,415	\$27,215	\$4,754,773	2,084.4%
NEW ERA LIFE INSURANCE COMPANY	0.0%	373	\$0	\$0	\$11,888	
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.0%	373	\$0	\$0	\$17,089	
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	373	\$0	\$0	\$9,600	
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	2.8%	9	\$280,397,280	\$0	\$460,435,665	164.2%
NEW YORK LIFE INSURANCE COMPANY	0.7%	33	\$71,571,632	\$23,788,946	\$71,664,400	133.4%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.8%	29	\$81,003,513	\$0	\$75,424,984	93.1%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	3.2%	7	\$322,635,235	\$126,318,968	\$273,455,485	123.9%
NYLIFE INSURANCE COMPANY OF ARIZONA	0.0%	199	\$615,775	\$0	\$238,725	38.8%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	178	\$1,261,158	\$996	\$568,884	45.2%
OCEANVIEW LIFE AND ANNUITY COMPANY	0.5%	42	\$53,933,267	\$0	\$12,834,082	23.8%
OHIO STATE LIFE INSURANCE COMPANY THE	0.0%	203	\$587,135	\$528	\$1,233,398	210.2%
OLD AMERICAN INSURANCE COMPANY	0.1%	106	\$7,217,962	\$0	\$4,761,118	66.0%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	285	\$78,670	\$0	\$51,119	65.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
OLD SURETY LIFE INSURANCE COMPANY	0.0%	349	\$2,090	\$0	\$0	0.0%
OPTUM INSURANCE OF OHIO INC	0.0%	361	\$675	\$0	\$119	17.6%
OXFORD LIFE INSURANCE COMPANY	0.1%	88	\$12,371,866	\$0	\$1,413,423	11.4%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.2%	74	\$17,242,437	\$43,689	\$14,032,433	81.6%
PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.0%	138	\$3,228,850	\$0	\$26,857	0.8%
PACIFIC LIFE & ANNUITY COMPANY	2.1%	11	\$211,738,141	\$0	\$3,946,595	1.9%
PACIFIC LIFE INSURANCE COMPANY	13.9%	1	\$1,398,739,607	\$16,186	\$331,616,710	23.7%
PAN AMERICAN ASSURANCE COMPANY	0.0%	256	\$160,007	\$0	\$104,846	65.5%
PAN – AMERICAN LIFE INSURANCE COMPANY	0.0%	144	\$2,923,581	\$128,189	\$2,757,652	98.7%
PARK AVENUE LIFE INSURANCE COMPANY	0.0%	363	\$218	\$0	\$0	0.0%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	335	\$6,497	\$0	\$19,292	296.9%
PEKIN LIFE INSURANCE COMPANY	0.0%	181	\$1,211,705	\$270	\$561,352	46.3%
PENN INSURANCE AND ANNUITY COMPANY THE	0.0%	120	\$4,638,772	\$0	\$652,110	14.1%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.2%	66	\$20,785,588	\$1,439,151	\$12,106,114	65.2%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	221	\$314,006	\$0	\$238,467	75.9%
PHL VARIABLE INSURANCE COMPANY	0.0%	149	\$2,320,717	\$0	\$9,059,444	390.4%
PHYSICIANS LIFE INSURANCE COMPANY	0.1%	116	\$5,078,145	\$0	\$4,262,959	83.9%
PIONEER AMERICAN INSURANCE COMPANY	0.0%	155	\$2,015,344	\$0	\$844,830	41.9%
PIONEER MUTUAL LIFE INSURANCE COMPANY	0.0%	227	\$296,303	\$1,229	\$495,533	167.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	210	\$385,032	\$270	\$136,793	35.6%
POLISH FALCONS OF AMERICA	0.0%	322	\$18,191	\$0	\$13,836	76.1%
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA	0.0%	295	\$55,443	\$2,703	\$127,216	234.3%
POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0%	340	\$5,199	\$423	\$656,732	12,640.0%
PRIMERICA LIFE INSURANCE COMPANY	0.4%	45	\$40,134,578	\$0	\$28,816,405	71.8%
PRINCIPAL LIFE INSURANCE COMPANY	0.2%	68	\$20,341,844	\$1,153,019	\$67,936,777	339.6%
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.1%	82	\$14,341,748	\$0	\$3,134,652	21.9%
PROFESSIONAL INSURANCE COMPANY	0.0%	346	\$3,416	\$0	\$100,000	2,927.4%
PROGRESSIVE LIFE INSURANCE COMPANY	0.0%	364	\$215	\$0	\$0	0.0%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	313	\$23,178	\$1,112	\$846,228	3,655.8%
PROTECTIVE LIFE INSURANCE COMPANY	4.6%	4	\$462,617,627	\$34,184	\$507,808,082	109.8%
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	0.0%	339	\$5,356	\$0	\$8,818	164.6%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	110	\$5,988,101	\$0	\$2,117,660	35.4%
PRUCO LIFE INSURANCE COMPANY	1.6%	16	\$157,568,638	\$0	\$813,157,180	516.1%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	293	\$63,825	\$0	\$103,079	161.5%
RELiance STANDARD LIFE INSURANCE COMPANY	0.2%	75	\$17,208,056	\$219	\$21,653,490	125.8%
RELIASTAR LIFE INSURANCE COMPANY	0.1%	91	\$11,297,945	\$152,442	\$21,332,419	190.2%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	217	\$347,548	\$1,827	\$1,016,590	293.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	345	\$4,622	\$0	\$24,916	539.1%
RESERVE NATIONAL INSURANCE COMPANY	0.0%	223	\$307,361	\$0	\$278,808	90.7%
REVOL ONE INSURANCE COMPANY	0.0%	254	\$162,427	\$0	\$200,430	123.4%
RGA REINSURANCE COMPANY	0.0%	207	\$434,242	\$410,196	\$618,587	236.9%
RIVERSOURCE LIFE INSURANCE COMPANY	0.6%	39	\$61,162,848	\$0	\$202,238,959	330.7%
ROYAL NEIGHBORS OF AMERICA	0.0%	146	\$2,682,418	\$28,985	\$3,859,230	145.0%
S USA LIFE INSURANCE COMPANY INC	0.2%	69	\$20,241,915	\$0	\$2,594,837	12.8%
SAGICOR LIFE INSURANCE COMPANY	0.2%	63	\$21,325,203	\$422	\$173,863	0.8%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	326	\$12,940	\$7,373	\$45,679	410.0%
SECURIAN LIFE INSURANCE COMPANY	0.0%	257	\$152,812	\$0	\$1,120,171	733.0%
SECURITY BENEFIT LIFE INSURANCE COMPANY	1.1%	22	\$113,585,562	\$82,429	\$81,365,133	71.7%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.1%	92	\$11,027,309	\$43,973	\$22,278,194	202.4%
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	0.0%	150	\$2,284,215	\$108,333	\$17,795	5.5%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	175	\$1,297,525	\$54	\$800,723	61.7%
SENIOR LIFE INSURANCE COMPANY	0.0%	153	\$2,136,593	\$0	\$703,533	32.9%
SENTINEL AMERICAN LIFE INSURANCE CO	0.0%	365	\$168	\$0	\$0	0.0%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	187	\$868,079	\$2,918	\$1,028,818	118.9%
SHELTER LIFE INSURANCE COMPANY	0.4%	49	\$35,905,903	\$1,086,631	\$29,491,295	85.2%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	235	\$235,922	\$997	\$1,158,030	491.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SILAC INSURANCE COMPANY	0.3%	53	\$31,291,629	\$0	\$12,203,459	39.0%
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	334	\$6,852	\$513	\$16,938	254.7%
SONS OF NORWAY	0.0%	214	\$357,768	\$395	\$123,879	34.7%
STANDARD INSURANCE COMPANY	0.2%	72	\$19,418,072	\$22,937	\$17,842,069	92.0%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	219	\$329,143	\$3,660	\$350,633	107.6%
STANDARD LIFE AND CASUALTY INSURANCE COMPANY	0.0%	337	\$5,909	\$-2,733	\$2,638	-1.6%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	355	\$1,425	\$27	\$10,655	749.6%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	250	\$180,078	\$0	\$403,817	224.2%
STATE FARM LIFE INSURANCE COMPANY	1.5%	17	\$149,562,898	\$17,742,002	\$139,248,349	105.0%
STATE LIFE INSURANCE COMPANY	0.2%	77	\$16,005,914	\$9,496	\$11,256,603	70.4%
STATE MUTUAL INSURANCE COMPANY	0.0%	287	\$72,034	\$3,838	\$303,772	427.0%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	308	\$29,971	\$0	\$0	0.0%
STERLING LIFE INSURANCE COMPANY	0.0%	291	\$67,814	\$0	\$23,457	34.6%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.0%	125	\$4,382,879	\$549,260	\$7,684,822	187.9%
SUPREME COUNCIL OF THE ROYAL ARCANUM	0.0%	294	\$63,450	\$903	\$48,242	77.5%
SURETY LIFE INSURANCE COMPANY	0.0%	232	\$244,304	\$0	\$448,959	183.8%
SWISS RE LIFE & HEALTH AMERICA INC	0.0%	373	\$0	\$0	\$10,000	
SYMETRA LIFE INSURANCE COMPANY	1.1%	23	\$106,292,390	\$94	\$54,944,467	51.7%
SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.0%	329	\$10,503	\$0	\$35,394	337.0%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.1%	78	\$15,002,382	\$0	\$84,610,056	564.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	151	\$2,184,247	\$486	\$31,919,456	1,461.4%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.6%	38	\$61,376,007	\$43,598,360	\$191,877,256	383.7%
TEXAS LIFE INSURANCE COMPANY	0.1%	115	\$5,087,831	\$535,001	\$4,264,059	94.3%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.1%	94	\$9,798,385	\$283,389	\$7,720,485	81.7%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.1%	79	\$14,674,076	\$22,866,577	\$90,727,864	774.1%
THE RELIABLE LIFE INSURANCE COMPANY	0.1%	97	\$9,049,671	\$0	\$9,875,582	109.1%
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	0.0%	128	\$4,114,140	\$25,770	\$4,533,220	110.8%
THRIVENT FINANCIAL FOR LUTHERANS	1.6%	14	\$165,286,085	\$9,077,456	\$185,529,135	117.7%
TIAA – CREF LIFE INSURANCE COMPANY	0.1%	107	\$7,195,827	\$0	\$4,348,319	60.4%
TIER ONE INSURANCE COMPANY	0.0%	288	\$71,432	\$0	\$0	0.0%
TRANS WORLD ASSURANCE COMPANY	0.0%	270	\$116,126	\$0	\$73,424	63.2%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	176	\$1,277,845	\$0	\$9,754,646	763.4%
TRANSAMERICA LIFE INSURANCE COMPANY	1.1%	24	\$105,744,143	\$115,658	\$517,081,481	489.1%
TRUSPIRE RETIREMENT INSURANCE COMPANY	0.0%	302	\$44,460	\$0	\$54,006	121.5%
TRUSTED FRATERNAL LIFE	0.0%	195	\$678,996	\$16,635	\$826,527	124.2%
TRUSTMARK INSURANCE COMPANY	0.0%	263	\$134,727	\$5,958	\$616,989	462.4%
U.S. FINANCIAL LIFE INSURANCE COMPANY	0.0%	171	\$1,444,442	\$0	\$3,129,587	216.7%
UNIFIED LIFE INSURANCE COMPANY	0.0%	234	\$235,986	\$1,125	\$243,868	103.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	306	\$32,714	\$0	\$207,953	635.7%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	333	\$7,391	\$455	\$5,696	83.2%
UNION SECURITY INSURANCE COMPANY	0.0%	182	\$1,169,746	\$3,671	\$2,804,179	240.0%
UNITED AMERICAN INSURANCE COMPANY	0.0%	200	\$609,589	\$0	\$5,094,997	835.8%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	258	\$150,380	\$15,035	\$637,190	433.7%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	344	\$4,772	\$0	\$0	0.0%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	145	\$2,841,348	\$1,263	\$4,993,470	175.8%
UNITED HOME LIFE INSURANCE COMPANY	0.0%	167	\$1,502,600	\$0	\$967,950	64.4%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	158	\$1,858,110	\$0	\$60,449	3.3%
UNITED LIFE INSURANCE COMPANY	0.3%	56	\$28,574,771	\$0	\$32,795,446	114.8%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	304	\$36,271	\$0	\$63,849	176.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.9%	26	\$88,544,545	\$37	\$42,733,956	48.3%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.0%	366	\$157	\$0	\$0	0.0%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.2%	73	\$19,168,074	\$2,958	\$6,398,264	33.4%
UNITY FINANCIAL LIFE INSURANCE COMPANY	0.0%	216	\$348,887	\$0	\$462,970	132.7%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	243	\$207,128	\$6,880	\$1,008,007	490.0%
UNUM INSURANCE COMPANY	0.0%	301	\$44,473	\$0	\$180,554	406.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.0%	252	\$175,984	\$137,683	\$1,165,962	740.8%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	305	\$33,554	\$0	\$0	0.0%
USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.0%	360	\$875	\$0	\$15,682	1,792.2%
USAA LIFE INSURANCE COMPANY	0.7%	35	\$68,081,599	\$499,186	\$33,872,622	50.5%
USABLE LIFE	0.0%	317	\$20,950	\$0	\$5,000	23.9%
VANTIS LIFE INSURANCE COMPANY	0.0%	271	\$114,029	\$354	\$26,021	23.1%
VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.4%	46	\$38,567,997	\$0	\$90,665,731	235.1%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	238	\$219,117	\$108,515	\$47,458,037	21,708.3%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.0%	152	\$2,164,730	\$0	\$14,906,572	688.6%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	205	\$514,924	\$35,737	\$3,347,685	657.1%
WEST COAST LIFE INSURANCE COMPANY	0.1%	114	\$5,175,658	\$157,048	\$13,531,997	264.5%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	140	\$3,106,962	\$1,030,924	\$5,709,232	216.9%
WESTERN CATHOLIC UNION	0.1%	108	\$7,065,974	\$0	\$4,688,267	66.3%
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.8%	30	\$78,614,537	\$0	\$67,780,127	86.2%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	186	\$1,001,814	\$0	\$971,940	97.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	173	\$1,363,725	\$191,143	\$5,494,808	416.9%
WILLIAM PENN ASSOCIATION	0.0%	226	\$296,694	\$3,429	\$510,479	173.2%
WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	0.0%	282	\$82,031	\$0	\$123,947	151.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	274	\$103,797	\$0	\$568,674	547.9%
WINDSOR LIFE INSURANCE COMPANY	0.0%	362	\$578	\$0	\$0	0.0%
WOMAN'S LIFE INSURANCE SOCIETY	0.0%	330	\$10,302	\$2,433	\$133,924	1,323.6%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	141	\$3,089,107	\$89,510	\$4,652,168	153.5%
WYSH LIFE AND HEALTH INSURANCE COMPANY	0.0%	320	\$19,419	\$0	\$0	0.0%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.1%	100	\$8,302,762	\$0	\$6,602,167	79.5%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$10,033,192,804</b>	<b>\$332,329,191</b>	<b>\$10,217,099,699</b>	<b>105.1%</b>

## 6 GROUP LIFE INSURANCE BY LINE OF BUSINESS BY COMPANY

### GROUP: WHOLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
5 STAR LIFE INSURANCE COMPANY	0.0%	41	\$3,648	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.5%	16	\$271,983	\$0	\$28,632	10.5%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.6%	9	\$954,924	\$0	\$463,301	48.5%
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	14.0%	3	\$8,326,040	\$0	\$4,137,483	49.7%
AMERICAN NATIONAL INSURANCE COMPANY	0.4%	17	\$265,552	\$1,954	\$26,423	10.7%
ASSURITY LIFE INSURANCE COMPANY	0.0%	31	\$22,614	\$0	\$2	0.0%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.1%	28	\$43,359	\$0	\$99,354	229.1%
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	36	\$4,480	\$0	\$0	0.0%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.7%	14	\$390,913	\$0	\$180,992	46.3%
CANADA LIFE ASSURANCE COMPANY	0.0%	39	\$3,780	\$0	\$0	0.0%
CMFG LIFE INSURANCE COMPANY	2.8%	8	\$1,648,386	\$0	\$1,517,653	92.1%
COLONIAL PENN LIFE INSURANCE COMPANY	0.7%	13	\$432,467	\$0	\$210,088	48.6%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	34	\$11,082	\$0	\$44,355	400.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COMBINED INSURANCE CO OF AMERICA	3.0%	7	\$1,769,878	\$0	\$218,758	12.4%
CONTINENTAL AMERICAN INSURANCE COMPANY	1.2%	10	\$730,822	\$0	\$112,402	15.4%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	40	\$3,673	\$0	\$0	0.0%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	30	\$25,107	\$0	\$800	3.2%
EVERLY LIFE INSURANCE COMPANY	0.0%	44	\$1,361	\$0	\$4,577	336.3%
FEDERAL LIFE INSURANCE COMPANY	0.0%	46	\$636	\$0	\$0	0.0%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	45	\$1,134	\$0	\$86,959	7,668.3%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.2%	22	\$112,444	\$0	\$240,088	213.5%
FORETHOUGHT LIFE INSURANCE COMPANY	7.2%	5	\$4,290,004	\$0	\$4,704,469	109.7%
FUNERAL DIRECTORS LIFE INSURANCE CO	0.0%	51	\$153	\$0	\$0	0.0%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	42	\$3,000	\$0	\$3,000	100.0%
GREAT WESTERN INSURANCE COMPANY	7.2%	6	\$4,289,283	\$0	\$1,668,974	38.9%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	52	\$0	\$0	\$6,000	
HOMESTEADERS LIFE COMPANY	14.5%	2	\$8,639,951	\$0	\$5,589,111	64.7%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.0%	38	\$3,840	\$0	\$0	0.0%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	49	\$228	\$0	\$0	0.0%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.1%	27	\$49,419	\$0	\$541,340	1,095.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.0%	33	\$11,402	\$0	\$0	0.0%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	29	\$28,771	\$0	\$459,547	1,597.3%
LEWER LIFE INSURANCE COMPANY	0.0%	48	\$260	\$0	\$0	0.0%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.1%	25	\$53,379	\$0	\$269,457	504.8%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	1.1%	12	\$628,856	\$18,819	\$9,692	4.5%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	52	\$0	\$0	\$863	
MEMBERS LIFE INSURANCE COMPANY	0.0%	47	\$427	\$0	\$0	0.0%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.5%	15	\$287,495	\$0	\$0	0.0%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	12.4%	4	\$7,364,430	\$93	\$4,880,183	66.3%
NEW YORK LIFE INSURANCE COMPANY	28.8%	1	\$17,120,356	\$0	\$12,109,010	70.7%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	37	\$4,362	\$0	\$50,000	1,146.3%
PEKIN LIFE INSURANCE COMPANY	0.2%	21	\$133,473	\$0	\$147,285	110.3%
PHYSICIANS LIFE INSURANCE COMPANY	1.1%	11	\$658,213	\$0	\$375,683	57.1%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	43	\$1,822	\$0	\$0	0.0%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.4%	18	\$237,207	\$0	\$43,507	18.3%
RESERVE NATIONAL INSURANCE COMPANY	0.2%	23	\$100,240	\$0	\$12,278	12.2%
TRANSAMERICA LIFE INSURANCE COMPANY	0.3%	20	\$162,215	\$0	\$426,457	262.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	52	\$0	\$0	\$2,920	
UNIFIED LIFE INSURANCE COMPANY	0.3%	19	\$195,824	\$0	\$209,835	107.2%
UNION FIDELITY LIFE INSURANCE COMPANY	0.1%	26	\$52,418	\$0	\$112,847	215.3%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	32	\$15,465	\$0	\$5,958	38.5%
UNION SECURITY INSURANCE COMPANY	0.0%	52	\$0	\$0	\$179,304	
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	52	\$0	\$0	\$4,477	
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.0%	52	\$0	\$0	\$20,994	
UNITY FINANCIAL LIFE INSURANCE COMPANY	0.1%	24	\$64,438	\$0	\$253,995	394.2%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	50	\$155	\$0	\$150,000	96,774.2%
WILCAC LIFE INSURANCE COMPANY	0.0%	35	\$8,909	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$59,430,278</b>	<b>\$20,866</b>	<b>\$39,609,053</b>	<b>66.7%</b>

## GROUP:

### TERM LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
4 EVER LIFE INSURANCE COMPANY	0.0%	79	\$16,052	\$0	\$10,000	62.3%
5 STAR LIFE INSURANCE COMPANY	0.5%	22	\$2,799,865	\$0	\$0	0.0%
AAA LIFE INSURANCE COMPANY	1.2%	19	\$6,896,164	\$0	\$5,666,794	82.2%
AETNA LIFE INSURANCE COMPANY	0.0%	60	\$66,125	\$0	\$1,997,770	3,021.2%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	81	\$15,343	\$0	\$68,000	443.2%
AMALGAMATED LIFE INSURANCE COMPANY	0.9%	20	\$5,235,075	\$0	\$728,048	13.9%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.0%	65	\$40,950	\$0	\$49,968	122.0%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	87	\$9,909	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.1%	42	\$419,454	\$0	\$140,878	33.6%
AMERICAN FAMILY LIFE INSURANCE COMPANY	0.1%	37	\$735,560	\$0	\$266,000	36.2%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	88	\$8,895	\$0	\$0	0.0%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	49	\$133,975	\$0	\$152,861	114.1%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.1%	41	\$424,339	\$0	\$181,355	42.7%
AMERICAN INCOME LIFE INSURANCE CO	0.0%	83	\$13,193	\$0	\$0	0.0%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	64	\$42,530	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	121	\$276	\$0	\$0	0.0%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	58	\$68,661	\$0	\$0	0.0%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.3%	25	\$2,052,098	\$0	\$1,645,786	80.2%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	82	\$13,791	\$0	\$0	0.0%
ANTHEM LIFE INSURANCE COMPANY	1.4%	18	\$8,467,152	\$0	\$6,949,706	82.1%
ASSURITY LIFE INSURANCE COMPANY	0.0%	108	\$1,434	\$0	\$0	0.0%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	66	\$40,940	\$0	\$0	0.0%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	115	\$744	\$0	\$0	0.0%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	91	\$5,621	\$0	\$100,000	1,779.0%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	59	\$68,426	\$0	\$25,000	36.5%
CHURCH LIFE INSURANCE CORPORATION	0.0%	47	\$263,086	\$0	\$149,354	56.8%
CMFG LIFE INSURANCE COMPANY	0.1%	35	\$791,787	\$0	\$344,048	43.5%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.1%	36	\$781,608	\$0	\$624,000	79.8%
COLONIAL PENN LIFE INSURANCE COMPANY	0.1%	40	\$458,671	\$0	\$310,625	67.7%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	118	\$299	\$0	\$0	0.0%
COMBINED INSURANCE CO OF AMERICA	0.0%	57	\$68,847	\$0	\$21,490	31.2%
COMPANION LIFE INSURANCE COMPANY	0.0%	54	\$80,211	\$0	\$75,000	93.5%
CONNECTICUT GENERAL LIFE INS CO	0.0%	46	\$264,331	\$0	\$308,944	116.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CONTINENTAL AMERICAN INSURANCE COMPANY	0.3%	26	\$1,615,815	\$0	\$1,279,418	79.2%
COUNTRY LIFE INSURANCE COMPANY	0.0%	74	\$20,506	\$0	\$5,596	27.3%
DEARBORN LIFE INSURANCE COMPANY	0.1%	38	\$622,380	\$0	\$628,407	101.0%
DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.0%	124	\$215	\$0	\$0	0.0%
EMC NATIONAL LIFE COMPANY	0.0%	61	\$61,141	\$0	\$138,000	225.7%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	77	\$16,689	\$0	\$55,565	332.9%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.2%	31	\$1,235,359	\$0	\$2,541,846	205.8%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	45	\$282,483	\$0	\$451,386	159.8%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	85	\$12,527	\$0	\$7,984	63.7%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.1%	39	\$465,731	\$0	\$237,000	50.9%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	111	\$941	\$0	\$9,875	1,049.4%
FEDERAL LIFE INSURANCE COMPANY	0.0%	107	\$1,492	\$0	\$0	0.0%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	52	\$97,456	\$0	\$0	0.0%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	48	\$261,463	\$0	\$119,294	45.6%
GENWORTH LIFE INSURANCE COMPANY	0.0%	98	\$2,696	\$0	\$846	31.4%
GERBER LIFE INSURANCE COMPANY	0.0%	97	\$3,360	\$0	\$6,323	188.2%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	106	\$1,518	\$0	\$0	0.0%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	86	\$10,018	\$0	\$15,108	150.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	3.0%	11	\$17,478,930	\$0	\$11,200,900	64.1%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	5.8%	5	\$34,426,376	\$0	\$38,200,924	111.0%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	70	\$31,806	\$0	\$6,000	18.9%
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	127	\$0	\$0	\$88,168	
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	51	\$100,693	\$0	\$687	0.7%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	72	\$29,801	\$0	\$24,252	81.4%
KANSAS CITY LIFE INSURANCE COMPANY	0.4%	23	\$2,472,690	\$0	\$1,458,077	59.0%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	99	\$2,265	\$0	\$0	0.0%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.8%	21	\$4,797,435	\$0	\$588,017	12.3%
LIFE INSURANCE COMPANY OF NORTH AMERICA	5.8%	6	\$34,192,680	\$0	\$26,402,100	77.2%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	92	\$5,178	\$0	\$6,000	115.9%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	62	\$49,088	\$0	\$50,000	101.9%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	4.5%	7	\$26,390,276	\$0	\$22,141,695	83.9%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	120	\$284	\$0	\$0	0.0%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	80	\$15,908	\$0	\$35,000	220.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	68	\$35,975	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
METROPOLITAN LIFE INSURANCE COMPANY	25.4%	1	\$150,667,729	\$2	\$0	0.0%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.0%	75	\$17,664	\$0	\$0	0.0%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	119	\$286	\$0	\$0	0.0%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	102	\$2,031	\$0	\$5,000	246.2%
MINNESOTA LIFE INSURANCE COMPANY	2.9%	12	\$17,360,133	\$0	\$19,526,801	112.5%
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	114	\$809	\$0	\$0	0.0%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	63	\$45,627	\$0	\$0	0.0%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	121	\$276	\$0	\$0	0.0%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	50	\$102,366	\$0	\$20,247	19.8%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	127	\$0	\$0	\$598,972	
NEW YORK LIFE INSURANCE COMPANY	2.9%	13	\$17,327,948	\$911,971	\$12,284,618	76.2%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	55	\$75,244	\$0	\$0	0.0%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	103	\$1,771	\$0	\$0	0.0%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.0%	56	\$72,722	\$0	\$0	0.0%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	96	\$3,632	\$0	\$0	0.0%
PAN-AMERICAN LIFE INSURANCE COMPANY	0.0%	95	\$3,702	\$0	\$0	0.0%
PEKIN LIFE INSURANCE COMPANY	0.0%	89	\$8,736	\$0	\$250,000	2,861.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PIONEER AMERICAN INSURANCE COMPANY	0.0%	113	\$819	\$0	\$0	0.0%
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	117	\$564	\$0	\$0	0.0%
PRINCIPAL LIFE INSURANCE COMPANY	2.2%	15	\$13,139,375	\$0	\$8,751,842	66.6%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	125	\$29	\$0	\$0	0.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.2%	28	\$1,281,977	\$0	\$1,129,171	88.1%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	76	\$17,374	\$0	\$43,011	247.6%
RELIANCE STANDARD LIFE INSURANCE COMPANY	1.8%	16	\$10,453,833	\$0	\$9,370,423	89.6%
RELIASTAR LIFE INSURANCE COMPANY	3.0%	10	\$18,012,807	\$0	\$21,425,619	118.9%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	84	\$12,705	\$0	\$0	0.0%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.2%	33	\$1,137,425	\$0	\$459,000	40.4%
S USA LIFE INSURANCE COMPANY INC	0.0%	112	\$864	\$0	\$0	0.0%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	110	\$1,138	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	4.1%	8	\$24,246,178	\$0	\$32,261,241	133.1%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.0%	126	\$19	\$0	\$30,000	157,894.7%
SHELTER LIFE INSURANCE COMPANY	0.3%	27	\$1,489,238	\$0	\$849,022	57.0%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	116	\$629	\$0	\$0	0.0%
STANDARD INSURANCE COMPANY	7.2%	3	\$42,570,078	\$0	\$42,756,063	100.4%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	123	\$228	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
STARMOUNT LIFE INSURANCE COMPANY	0.0%	109	\$1,428	\$0	\$0	0.0%
STATE FARM LIFE INSURANCE COMPANY	0.2%	34	\$1,089,537	\$2,015	\$2,952,000	271.1%
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.1%	43	\$368,828	\$0	\$716,292	194.2%
SUN LIFE ASSURANCE COMPANY OF CANADA	4.1%	9	\$24,104,549	\$0	\$18,342,663	76.1%
SYMETRA LIFE INSURANCE COMPANY	0.3%	24	\$2,055,347	\$0	\$2,412,122	117.4%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	53	\$81,799	\$0	\$6,962	8.5%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	7.4%	2	\$43,622,872	\$0	\$42,467,823	97.4%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	90	\$5,710	\$0	\$10,000	175.1%
TRANSAMERICA LIFE INSURANCE COMPANY	0.2%	30	\$1,254,456	\$0	\$1,446,938	115.3%
TRUSTMARK INSURANCE COMPANY	0.0%	73	\$27,313	\$0	\$0	0.0%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	94	\$4,103	\$0	\$120,000	2,924.7%
UNIMERICA INSURANCE COMPANY	0.0%	71	\$30,898	\$0	\$358,500	1,160.3%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	67	\$40,854	\$0	\$794	1.9%
UNION LABOR LIFE INSURANCE COMPANY	0.2%	32	\$1,151,896	\$34,241	\$1,029,262	92.3%
UNION SECURITY INSURANCE COMPANY	0.0%	78	\$16,108	\$0	\$0	0.0%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	93	\$4,235	\$0	\$0	0.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	2.7%	14	\$16,083,537	\$0	\$9,478,744	58.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	101	\$2,047	\$0	\$175,000	8,549.1%
UNITEDHEALTHCARE INSURANCE COMPANY	1.6%	17	\$9,555,205	\$0	\$5,438,167	56.9%
UNUM LIFE INSURANCE COMPANY OF AMERICA	6.5%	4	\$38,256,864	\$0	\$14,689,976	38.4%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	105	\$1,681	\$0	\$0	0.0%
USABLE LIFE	0.2%	29	\$1,276,816	\$0	\$1,134,442	88.8%
VANTIS LIFE INSURANCE COMPANY	0.0%	100	\$2,087	\$0	\$0	0.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	104	\$1,717	\$0	\$0	0.0%
WEST COAST LIFE INSURANCE COMPANY	0.0%	69	\$34,334	\$0	\$0	0.0%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.1%	44	\$335,152	\$0	\$20,000	6.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$592,491,916</b>	<b>\$948,229</b>	<b>\$376,074,810</b>	<b>63.6%</b>

**GROUP:**  
**UNIVERSAL LIFE**

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
4 EVER LIFE INSURANCE COMPANY	0.2%	15	\$108,193	\$0	\$122,254	113.0%
5 STAR LIFE INSURANCE COMPANY	0.1%	19	\$46,578	\$0	\$16,194	34.8%
AMERICAN GENERAL LIFE INSURANCE CO	0.1%	17	\$61,420	\$0	\$18,681	30.4%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	5.1%	7	\$2,344,089	\$0	\$348,776	14.9%
AMERICAN NATIONAL INSURANCE COMPANY	2.9%	10	\$1,315,529	\$0	\$842,410	64.0%
AMERITAS LIFE INSURANCE CORP	0.0%	38	\$486	\$0	\$0	0.0%
ATHENE ANNUITY AND LIFE COMPANY	0.0%	26	\$5,658	\$0	\$0	0.0%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	37	\$520	\$0	\$0	0.0%
CONNECTICUT GENERAL LIFE INS CO	3.0%	8	\$1,382,826	\$0	\$393,792	28.5%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.0%	29	\$2,143	\$0	\$10,261	478.8%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	39	\$318	\$0	\$0	0.0%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.1%	18	\$53,234	\$0	\$98,286	184.6%
EVERLY LIFE INSURANCE COMPANY	0.0%	35	\$884	\$0	\$0	0.0%
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.0%	28	\$2,676	\$0	\$0	0.0%
GENWORTH LIFE INSURANCE COMPANY	0.4%	14	\$164,999	\$0	\$9,672,309	5,862.0%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.0%	25	\$6,194	\$0	\$9,573	154.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	23	\$11,030	\$0	\$0	0.0%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	31	\$1,584	\$0	\$0	0.0%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	22	\$12,284	\$0	\$49,795	405.4%
LINCOLN BENEFIT LIFE COMPANY	0.0%	36	\$838	\$0	\$0	0.0%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.0%	42	\$0	\$0	\$5,047	
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.2%	16	\$77,637	\$0	\$48,406	62.3%
METROPOLITAN LIFE INSURANCE COMPANY	39.9%	1	\$18,287,974	\$0	\$7,257,170	39.7%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	10.5%	3	\$4,812,629	\$0	\$0	0.0%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	41	\$40	\$0	\$134,542	336,355.0%
MINNESOTA LIFE INSURANCE COMPANY	2.2%	11	\$1,005,869	\$0	\$1,329,645	132.2%
MONY LIFE INSURANCE COMPANY	0.0%	40	\$102	\$0	\$0	0.0%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	27	\$4,428	\$0	\$51,365	1,160.0%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	0.1%	21	\$29,750	\$0	\$907,822	3,051.5%
NEW YORK LIFE INSURANCE COMPANY	0.0%	30	\$2,013	\$10	\$3,829	190.7%
PENN INSURANCE AND ANNUITY COMPANY THE	0.0%	32	\$1,209	\$0	\$10,000	827.1%
PRINCIPAL LIFE INSURANCE COMPANY	1.2%	12	\$551,097	\$0	\$197,150	35.8%
PROTECTIVE LIFE INSURANCE COMPANY	0.1%	20	\$44,167	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	34	\$1,093	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	5.8%	6	\$2,650,143	\$0	\$1,944,983	73.4%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	42	\$0	\$0	\$73,134	
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	11.2%	2	\$5,123,464	\$0	\$1,814,798	35.4%
TIAA–CREF LIFE INSURANCE COMPANY	2.9%	9	\$1,323,028	\$0	\$11,076	0.8%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	24	\$10,091	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	6.0%	5	\$2,756,114	\$0	\$1,497,888	54.3%
TRUSTMARK INSURANCE COMPANY	7.5%	4	\$3,447,551	\$0	\$1,098,683	31.9%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.4%	13	\$168,468	\$0	\$249,206	147.9%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	33	\$1,196	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$45,819,546</b>	<b>\$10</b>	<b>\$28,217,075</b>	<b>61.6%</b>

## GROUP:

### GRADED DEATH BENEFITS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COLONIAL PENN LIFE INSURANCE COMPANY	64.1%	1	\$2,580,549	\$0	\$1,507,607	58.4%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	5	\$759	\$0	\$7,000	922.3%
METROPOLITAN LIFE INSURANCE COMPANY	0.0%	6	\$0	\$0	\$86,685,624	
PHYSICIANS LIFE INSURANCE COMPANY	1.0%	3	\$38,634	\$0	\$49,516	128.2%
TRANSAMERICA LIFE INSURANCE COMPANY	34.5%	2	\$1,389,833	\$0	\$2,080,599	149.7%
UNION FIDELITY LIFE INSURANCE COMPANY	0.4%	4	\$17,765	\$0	\$26,522	149.3%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$4,027,540</b>	<b>\$0</b>	<b>\$90,356,868</b>	<b>2,243.5%</b>

## GROUP:

### CREDIT LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	27.4%	2	\$1,999,973	\$0	\$980,907	49.0%
AMERICAN NATIONAL INSURANCE COMPANY	1.1%	5	\$79,724	\$0	\$35,548	44.6%
CMFG LIFE INSURANCE COMPANY	18.1%	3	\$1,324,110	\$0	\$508,354	38.4%
MINNESOTA LIFE INSURANCE COMPANY	49.9%	1	\$3,644,436	\$0	\$1,066,211	29.3%
PEKIN LIFE INSURANCE COMPANY	-1.0%	11	\$-74,397	\$0	\$77,701	-104.4%
PLATEAU INSURANCE COMPANY	3.8%	4	\$279,036	\$0	\$120,254	43.1%
REVOL ONE INSURANCE COMPANY	0.0%	10	\$1,989	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	0.5%	6	\$36,139	\$0	\$105,208	291.1%
SHELTER LIFE INSURANCE COMPANY	0.1%	7	\$7,895	\$0	\$0	0.0%
SWBC LIFE INSURANCE COMPANY	0.1%	9	\$4,969	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	0.1%	8	\$6,362	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$7,310,236</b>	<b>\$0</b>	<b>\$2,894,183</b>	<b>39.6%</b>

**GROUP:**  
**VARIABLE LIFE**

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	5	\$781	\$0	\$772,575	98,921.3%
HUMANA INSURANCE COMPANY	2.1%	3	\$1,348,467	\$0	\$551,300	40.9%
NATIONWIDE LIFE INSURANCE COMPANY	95.8%	1	\$61,715,833	\$0	\$3,451,986	5.6%
SECURIAN LIFE INSURANCE COMPANY	0.0%	4	\$9,408	\$0	\$13	0.1%
TIAA–CREF LIFE INSURANCE COMPANY	2.1%	2	\$1,349,350	\$0	\$1,000,000	74.1%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	6	\$0	\$0	\$28,008	
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	6	\$0	\$0	\$2,291,855	
<b>TOTAL</b>	<b>100.0%</b>		<b>\$64,423,839</b>	<b>\$0</b>	<b>\$8,095,737</b>	<b>12.6%</b>

## GROUP:

### ANNUITIES ORDINARY

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AETNA LIFE INSURANCE COMPANY	-0.0%	88	\$-209,235	\$0	\$4,230,064	-2,021.7%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	35	\$13,900	\$0	\$267,896	1,927.3%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	46	\$0	\$0	\$1,765,916	
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$10,863	
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	46	\$0	\$0	\$2,502,643	
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	46	\$0	\$0	\$76,990	
AMERICAN UNITED LIFE INSURANCE COMPANY	20.2%	2	\$250,941,316	\$0	\$271,512,819	108.2%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	45	\$330	\$0	\$305,843	92,679.7%
AMERITAS LIFE INSURANCE CORP	0.0%	39	\$5,000	\$0	\$2,353,223	47,064.5%
ASSURITY LIFE INSURANCE COMPANY	0.0%	38	\$5,260	\$0	\$40,069	761.8%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	46	\$0	\$0	\$21,051	
ATHENE ANNUITY AND LIFE COMPANY	26.8%	1	\$332,575,584	\$0	\$52,494,637	15.8%
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	46	\$0	\$0	\$475,036	
BANKERS LIFE AND CASUALTY COMPANY	0.0%	46	\$0	\$0	\$24,128	
BANNER LIFE INSURANCE COMPANY	3.0%	7	\$37,716,789	\$0	\$10,199,290	27.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA	-0.0%	89	\$-278,400	\$0	\$279,790,114	-100499.3%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	43	\$1,150	\$0	\$5,270,230	458,280.9%
CAPITOL LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$1,572	
CMFG LIFE INSURANCE COMPANY	0.2%	19	\$2,607,177	\$0	\$918,093	35.2%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$1,356	
COLUMBUS LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$12,008	
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	46	\$0	\$0	\$51,688	
COUNTRY LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$94,370	
DELAWARE LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$5,366	
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.1%	22	\$1,285,972	\$0	\$79,319,678	6,168.1%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.1%	21	\$1,446,345	\$0	\$11,085,958	766.5%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$347,418	
EVERLAKE LIFE INSURANCE COMPANY	0.0%	40	\$2,400	\$0	\$6,952,020	289,667.5%
FEDERAL LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$146,241	
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	13.0%	4	\$161,307,302	\$0	\$7,114,886	4.4%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.1%	25	\$622,392	\$0	\$10,092,157	1,621.5%
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$8,934,720	
FORETHOUGHT LIFE INSURANCE COMPANY	0.0%	30	\$47,926	\$0	\$513,029	1,070.5%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	46	\$0	\$0	\$3,301	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
GENWORTH LIFE INSURANCE COMPANY	0.0%	42	\$1,200	\$0	\$1,024,601	85,383.4%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	46	\$0	\$0	\$5,731	
HORACE MANN LIFE INSURANCE COMPANY	0.0%	28	\$81,260	\$0	\$64,712	79.6%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	36	\$7,750	\$0	\$1,435,223	18,519.0%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.0%	27	\$214,984	\$0	\$15,776,846	7,338.6%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	46	\$0	\$0	\$28,782	
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	46	\$0	\$0	\$40	
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.1%	23	\$739,700	\$0	\$548,986	74.2%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	2.7%	8	\$33,116,390	\$0	\$24,315,414	73.4%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	4.4%	5	\$55,000,000	\$0	\$0	0.0%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	41	\$1,800	\$0	\$1,285,143	71,396.8%
METROPOLITAN LIFE INSURANCE COMPANY	0.9%	14	\$11,740,883	\$0	\$118,345,265	1,008.0%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	33	\$20,800	\$0	\$933,380	4,487.4%
MINNESOTA LIFE INSURANCE COMPANY	0.8%	15	\$10,166,929	\$0	\$7,933,064	78.0%
MONY LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$21,078	
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	31	\$24,912	\$0	\$1,578,807	6,337.5%
NASSAU LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$38,565	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.1%	24	\$686,832	\$0	\$525,530	76.5%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	29	\$58,731	\$0	\$2,053,747	3,496.9%
NATIONWIDE LIFE INSURANCE COMPANY	0.6%	16	\$8,008,294	\$0	\$14,019,452	175.1%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	0.0%	46	\$0	\$0	\$1,069,372	
NEW YORK LIFE INSURANCE COMPANY	1.4%	12	\$17,895,785	\$0	\$9,239,729	51.6%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	46	\$0	\$0	\$913,282	
PACIFIC LIFE & ANNUITY COMPANY	0.0%	46	\$0	\$0	\$522	
PACIFIC LIFE INSURANCE COMPANY	3.7%	6	\$46,353,315	\$0	\$25,337,349	54.7%
PARKER CENTENNIAL ASSURANCE COMPANY	0.0%	46	\$0	\$0	\$24,013	
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$24,046	
PEKIN LIFE INSURANCE COMPANY	0.0%	32	\$22,901	\$0	\$24,025	104.9%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.0%	46	\$0	\$0	\$282,204	
PRINCIPAL LIFE INSURANCE COMPANY	13.7%	3	\$169,951,078	\$0	\$37,398,235	22.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$161,841,679	
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	46	\$0	\$0	\$2,027,345	
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$17,336	
RGA REINSURANCE COMPANY	0.2%	18	\$3,016,683	\$0	\$198,635	6.6%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	26	\$275,670	\$0	\$1,067,137	387.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SECURIAN LIFE INSURANCE COMPANY	2.1%	9	\$25,429,989	\$0	\$650,193	2.6%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	2.1%	10	\$25,427,576	\$0	\$19,374,977	76.2%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.0%	46	\$0	\$0	\$5,178	
SYMETRA LIFE INSURANCE COMPANY	0.0%	37	\$6,784	\$0	\$291,566	4,297.8%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.3%	17	\$3,152,100	\$0	\$3,019,661	95.8%
TEXAS LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$1,591	
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	46	\$0	\$0	\$33,788,646	
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$123,170	
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	34	\$14,200	\$0	\$12,022,999	84,669.0%
UNIFIED LIFE INSURANCE COMPANY	0.0%	44	\$603	\$0	\$159,126	26,389.1%
UNION SECURITY INSURANCE COMPANY	0.0%	46	\$0	\$0	\$-6,149	
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.7%	11	\$20,585,520	\$0	\$6,012,656	29.2%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	46	\$0	\$0	\$177,631	
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.0%	46	\$0	\$0	\$72,503	
VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.2%	20	\$2,401,075	\$0	\$4,688,328	195.3%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	-0.0%	87	\$-78,612	\$0	\$171,354,666	-217975.2%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	46	\$0	\$0	\$12,117	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$746,881	
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	1.4%	13	\$17,161,540	\$0	\$1,713,771	10.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	46	\$0	\$0	\$487,644	
<b>TOTAL</b>	<b>100.0%</b>		<b>\$1,239,577,880</b>	<b>\$0</b>	<b>\$1,441,031,103</b>	<b>116.3%</b>

**GROUP:**  
**ANNUITIES VARIABLE**

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN GENERAL LIFE INSURANCE CO	0.7%	9	\$3,631,273	\$0	\$62,700,412	1,726.7%
AMERICAN MATURITY LIFE INSURANCE CO	0.0%	23	\$0	\$0	\$708,690	
AMERICAN NATIONAL INSURANCE COMPANY	0.1%	16	\$317,758	\$0	\$166,271	52.3%
AMERITAS LIFE INSURANCE CORP	2.4%	7	\$11,967,330	\$0	\$22,216,104	185.6%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$1,648	
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.1%	17	\$274,152	\$0	\$3,739,990	1,364.2%
DELAWARE LIFE INSURANCE COMPANY	0.7%	10	\$3,375,987	\$0	\$57,596,011	1,706.0%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.1%	14	\$613,997	\$0	\$38,062,535	6,199.1%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	5.0%	6	\$24,916,370	\$0	\$136,163,366	546.5%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	22	\$1,200	\$0	\$3,890,399	324,199.9%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$205,965	
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.0%	23	\$0	\$0	\$33,000	
HORACE MANN LIFE INSURANCE COMPANY	0.0%	18	\$111,800	\$0	\$64,739	57.9%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$1,072,421	
LINCOLN BENEFIT LIFE COMPANY	0.0%	21	\$4,122	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.1%	15	\$491,257	\$0	\$383,607	78.1%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	13.6%	3	\$67,426,782	\$0	\$61,501,880	91.2%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.2%	13	\$761,925	\$0	\$122,164,864	16,033.7%
METROPOLITAN LIFE INSURANCE COMPANY	0.6%	11	\$2,986,050	\$0	\$13,594,498	455.3%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	6.9%	5	\$34,540,773	\$0	\$13,650,829	39.5%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$186,276	
MINNESOTA LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$66,339,893	
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	23	\$0	\$0	\$884,079	
NATIONWIDE LIFE INSURANCE COMPANY	7.7%	4	\$38,371,683	\$0	\$63,469,522	165.4%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$19,929	
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.2%	12	\$1,184,245	\$0	\$1,207,222	101.9%
SYMETRA LIFE INSURANCE COMPANY	0.0%	20	\$51,835	\$0	\$130,077	250.9%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	27.5%	2	\$136,714,452	\$20,972,857	\$109,292,952	95.3%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$1,658,908	
VARIABLE ANNUITY LIFE INSURANCE COMPANY	1.4%	8	\$6,955,224	\$0	\$17,875,767	257.0%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	19	\$52,126	\$0	\$34,449,504	66,088.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	32.7%	1	\$162,479,883	\$0	\$11,572,247	7.1%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$2,120,957	
<b>TOTAL</b>	<b>100.0%</b>		<b>\$497,230,224</b>	<b>\$20,972,857</b>	<b>\$847,124,562</b>	<b>174.6%</b>

**GROUP:**  
**ANNUITIES MODIFIED GUARANTEED**

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN MATURITY LIFE INSURANCE CO	0.0%	2	\$0	\$0	\$463,424	
EVERLAKE LIFE INSURANCE COMPANY	0.0%	2	\$0	\$0	\$283,660	
VENERABLE INSURANCE AND ANNUITY COMPANY	100.0%	1	\$22	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$22</b>	<b>\$0</b>	<b>\$747,084</b>	<b>3395836.4%</b>

## GROUP:

### ANNUITIES EQUITY INDEXED

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	8	\$0	\$0	\$255,357	
ATHENE ANNUITY AND LIFE COMPANY	0.2%	6	\$3,000	\$0	\$4,895,884	163,196.1%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$1,982,164	
EVERLAKE LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$101,029	
FORETHOUGHT LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$188,078	
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$46,224	
LAFAYETTE LIFE INSURANCE COMPANY THE	46.1%	1	\$662,459	\$0	\$50,351	7.6%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.5%	4	\$7,069	\$0	\$55,639	787.1%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.0%	8	\$0	\$0	\$1,274,667	
MIDLAND NATIONAL LIFE INSURANCE COMPANY	12.2%	3	\$175,948	\$0	\$6,967,000	3,959.7%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	8	\$0	\$0	\$987,104	
NATIONWIDE LIFE INSURANCE COMPANY	40.6%	2	\$584,281	\$0	\$476,960	81.6%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.3%	5	\$4,500	\$0	\$99,656	2,214.6%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.1%	7	\$806	\$0	\$1,856,791	230,371.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	8	\$0	\$0	\$43,011	
<b>TOTAL</b>	<b>100.0%</b>		<b>\$1,438,063</b>	<b>\$0</b>	<b>\$19,279,915</b>	<b>1,340.7%</b>

## GROUP:

### DEPOSIT-TYPE CONTRACTS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AETNA LIFE INSURANCE COMPANY	9.5%	3	\$11,283,275	\$0	\$0	0.0%
AMERICAN MATURITY LIFE INSURANCE CO	0.0%	15	\$0	\$0	\$55,649	
AMERICAN NATIONAL INSURANCE COMPANY	0.2%	12	\$207,149	\$0	\$0	0.0%
AURORA NATIONAL LIFE ASSURANCE COMPANY	−0.0%	18	\$−4,480	\$0	\$0	0.0%
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA	2.1%	7	\$2,542,794	\$0	\$96,983,806	3,814.1%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	−0.0%	17	\$−2	\$0	\$57,500	−2875000%
CONNECTICUT GENERAL LIFE INS CO	0.0%	14	\$940	\$0	\$107,794	11,467.4%
EMPOWER ANNUITY INSURANCE COMPANY	58.0%	1	\$68,890,413	\$0	\$45,940,952	66.7%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	2.3%	6	\$2,681,559	\$0	\$0	0.0%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.1%	13	\$168,041	\$0	\$0	0.0%
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.6%	10	\$752,271	\$0	\$7,631,027	1,014.4%
MINNESOTA LIFE INSURANCE COMPANY	1.6%	8	\$1,911,818	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	1.4%	9	\$1,635,404	\$0	\$0	0.0%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	12.6%	2	\$14,907,885	\$0	\$0	0.0%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	4.4%	5	\$5,203,800	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	15	\$0	\$0	\$-14,876	
UNITED OF OMAHA LIFE INSURANCE COMPANY	6.7%	4	\$7,969,681	\$0	\$0	0.0%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.5%	11	\$585,261	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$118,735,809</b>	<b>\$0</b>	<b>\$150,761,852</b>	<b>127.0%</b>

## GROUP:

### OTHER CONSIDERATIONS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ASSURITY LIFE INSURANCE COMPANY	0.0%	22	\$31,374	\$0	\$75,316	240.1%
AUGUSTAR LIFE INSURANCE COMPANY	0.0%	20	\$122,161	\$0	\$1,041,572	852.6%
CMFG LIFE INSURANCE COMPANY	0.6%	16	\$5,424,454	\$0	\$17,597,090	324.4%
EMPOWER ANNUITY INSURANCE COMPANY	0.1%	18	\$605,381	\$0	\$0	0.0%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	2.5%	11	\$22,258,439	\$0	\$0	0.0%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	24.5%	2	\$217,837,937	\$0	\$324,832,950	149.1%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	3.0%	10	\$26,595,494	\$0	\$29,444,880	110.7%
METROPOLITAN LIFE INSURANCE COMPANY	2.0%	12	\$17,527,939	\$0	\$173,457,635	989.6%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	1.4%	14	\$12,848,117	\$0	\$1,877,619	14.6%
MINNESOTA LIFE INSURANCE COMPANY	8.0%	3	\$71,105,047	\$0	\$0	0.0%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	1.8%	13	\$15,567,521	\$0	\$44,331,779	284.8%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	3.5%	8	\$30,870,772	\$0	\$5,732,690	18.6%
NATIONWIDE LIFE INSURANCE COMPANY	0.4%	17	\$3,926,629	\$0	\$1,004,779	25.6%
NEW YORK LIFE INSURANCE COMPANY	3.9%	7	\$34,606,951	\$0	\$35,310,189	102.0%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.0%	21	\$80,000	\$0	\$28,242	35.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PRINCIPAL LIFE INSURANCE COMPANY	0.0%	19	\$218,811	\$0	\$0	0.0%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.0%	23	\$0	\$0	\$14,242	
STANDARD INSURANCE COMPANY	6.5%	4	\$57,920,607	\$0	\$35,764,763	61.7%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.8%	15	\$7,521,015	\$0	\$34,389,807	457.2%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	5.7%	5	\$50,304,715	\$0	\$203,495,429	404.5%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	3.2%	9	\$28,637,256	\$0	\$61,112,250	213.4%
TRANSAMERICA LIFE INSURANCE COMPANY	26.6%	1	\$236,519,390	\$0	\$435,103,647	184.0%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	5.3%	6	\$47,502,173	\$0	\$89,581,074	188.6%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$888,032,183</b>	<b>\$0</b>	<b>\$1,494,195,953</b>	<b>168.3%</b>

## TOTAL GROUP LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
4 EVER LIFE INSURANCE COMPANY	0.0%	102	\$124,245	\$0	\$132,254	106.4%
5 STAR LIFE INSURANCE COMPANY	0.1%	59	\$2,850,091	\$0	\$16,194	0.6%
AAA LIFE INSURANCE COMPANY	0.2%	48	\$6,896,164	\$0	\$5,666,794	82.2%
AETNA LIFE INSURANCE COMPANY	0.3%	40	\$11,140,165	\$0	\$6,227,834	55.9%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	132	\$15,343	\$0	\$68,000	443.2%
AMALGAMATED LIFE INSURANCE COMPANY	0.1%	49	\$5,235,075	\$0	\$728,048	13.9%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.0%	121	\$40,950	\$0	\$49,968	122.0%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	141	\$9,909	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	84	\$691,437	\$0	\$169,510	24.5%
AMERICAN FAMILY LIFE INSURANCE COMPANY	0.0%	82	\$735,560	\$0	\$266,000	36.2%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	134	\$13,900	\$0	\$267,896	1,927.3%
AMERICAN GENERAL LIFE INSURANCE CO	0.1%	54	\$3,702,369	\$0	\$65,257,584	1,762.6%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.1%	65	\$2,133,948	\$0	\$1,133,768	53.1%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.1%	53	\$3,723,352	\$0	\$993,432	26.7%
AMERICAN INCOME LIFE INSURANCE CO	0.0%	135	\$13,193	\$0	\$0	0.0%
AMERICAN MATURITY LIFE INSURANCE CO	0.0%	189	\$0	\$0	\$1,227,763	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.2%	46	\$8,326,040	\$0	\$4,148,346	49.8%
AMERICAN NATIONAL INSURANCE COMPANY	0.1%	64	\$2,228,242	\$1,954	\$3,828,652	171.9%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	179	\$276	\$0	\$0	0.0%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	189	\$0	\$0	\$76,990	
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	111	\$68,661	\$0	\$0	0.0%
AMERICAN UNITED LIFE INSURANCE COMPANY	7.2%	2	\$252,993,414	\$0	\$273,158,605	108.0%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	133	\$14,121	\$0	\$305,843	2,165.9%
AMERITAS LIFE INSURANCE CORP	0.3%	38	\$11,972,816	\$0	\$24,569,327	205.2%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$1,648	
ANTHEM LIFE INSURANCE COMPANY	0.2%	45	\$8,467,152	\$0	\$6,949,706	82.1%
ASSURITY LIFE INSURANCE COMPANY	0.0%	115	\$60,682	\$0	\$115,387	190.2%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	120	\$43,359	\$0	\$99,354	229.1%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	189	\$0	\$0	\$21,051	
ATHENE ANNUITY AND LIFE COMPANY	9.5%	1	\$332,584,242	\$0	\$57,390,521	17.3%
AUGUSTAR LIFE INSURANCE COMPANY	0.0%	103	\$122,161	\$0	\$1,041,572	852.6%
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	189	\$0	\$0	\$475,036	
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	122	\$40,940	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	174	\$744	\$0	\$0	0.0%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	89	\$390,913	\$0	\$180,992	46.3%
BANKERS LIFE AND CASUALTY COMPANY	0.0%	189	\$0	\$0	\$24,128	
BANNER LIFE INSURANCE COMPANY	1.1%	23	\$37,716,789	\$0	\$10,199,290	27.0%
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA	0.1%	63	\$2,264,394	\$0	\$376,773,920	16,639.1%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	144	\$5,621	\$0	\$100,000	1,779.0%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	112	\$68,426	\$0	\$25,000	36.5%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	95	\$275,302	\$0	\$9,010,220	3,272.8%
CANADA LIFE ASSURANCE COMPANY	0.0%	151	\$3,780	\$0	\$0	0.0%
CAPITOL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$1,572	
CHURCH LIFE INSURANCE CORPORATION	0.0%	96	\$263,086	\$0	\$149,354	56.8%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	-0.0%	210	\$-2	\$0	\$57,500	-2875000%
CMFG LIFE INSURANCE COMPANY	0.3%	39	\$11,795,914	\$0	\$20,885,238	177.1%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.0%	79	\$781,608	\$0	\$624,000	79.8%
COLONIAL PENN LIFE INSURANCE COMPANY	0.1%	56	\$3,471,687	\$0	\$2,029,676	58.5%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	138	\$11,901	\$0	\$44,355	372.7%
COLUMBUS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$12,008	
COMBINED INSURANCE CO OF AMERICA	0.1%	67	\$1,838,725	\$0	\$240,248	13.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
COMPANION LIFE INSURANCE COMPANY	0.0%	109	\$80,211	\$0	\$75,000	93.5%
CONNECTICUT GENERAL LIFE INS CO	0.0%	68	\$1,648,097	\$0	\$810,530	49.2%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.1%	62	\$2,348,780	\$0	\$1,402,081	59.7%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	189	\$0	\$0	\$51,688	
COUNTRY LIFE INSURANCE COMPANY	0.0%	128	\$20,506	\$0	\$99,966	487.5%
DEARBORN LIFE INSURANCE COMPANY	0.0%	86	\$622,380	\$0	\$628,407	101.0%
DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.0%	184	\$215	\$0	\$0	0.0%
DELAWARE LIFE INSURANCE COMPANY	0.1%	57	\$3,375,987	\$0	\$57,601,377	1,706.2%
EMC NATIONAL LIFE COMPANY	0.0%	114	\$61,141	\$0	\$138,000	225.7%
EMPOWER ANNUITY INSURANCE COMPANY	2.0%	17	\$69,495,794	\$0	\$45,940,952	66.1%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.8%	28	\$26,860,647	\$0	\$117,437,778	437.2%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.7%	29	\$26,362,715	\$0	\$147,249,324	558.6%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	72	\$1,288,593	\$0	\$2,640,132	204.9%
EQUITRUST LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$2,329,582	
EVERLAKE LIFE INSURANCE COMPANY	0.0%	92	\$311,190	\$0	\$11,679,294	3,753.1%
EVERLY LIFE INSURANCE COMPANY	0.0%	158	\$2,245	\$0	\$4,577	203.9%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	137	\$12,527	\$0	\$7,984	63.7%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.0%	88	\$465,731	\$0	\$237,000	50.9%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	170	\$941	\$0	\$9,875	1,049.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FEDERAL LIFE INSURANCE COMPANY	0.0%	159	\$2,128	\$0	\$146,241	6,872.2%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	4.6%	8	\$161,475,343	\$0	\$7,114,886	4.4%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	107	\$98,590	\$0	\$86,959	88.2%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	78	\$997,058	\$0	\$10,458,539	1,048.9%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$205,965	
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.0%	80	\$752,271	\$0	\$16,565,747	2,202.1%
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.0%	157	\$2,676	\$0	\$0	0.0%
FORETHOUGHT LIFE INSURANCE COMPANY	0.1%	51	\$4,337,930	\$0	\$5,405,576	124.6%
FUNERAL DIRECTORS LIFE INSURANCE CO	0.0%	185	\$153	\$0	\$0	0.0%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	156	\$3,000	\$0	\$6,301	210.0%
GENWORTH LIFE INSURANCE COMPANY	0.0%	100	\$168,895	\$0	\$10,697,756	6,334.0%
GERBER LIFE INSURANCE COMPANY	0.0%	154	\$3,360	\$0	\$6,323	188.2%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	166	\$1,518	\$0	\$0	0.0%
GREAT WESTERN INSURANCE COMPANY	0.1%	52	\$4,289,283	\$0	\$1,668,974	38.9%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	140	\$10,018	\$0	\$15,108	150.8%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.0%	143	\$6,194	\$0	\$42,573	687.3%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.5%	34	\$17,489,960	\$0	\$11,206,631	64.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	1.0%	24	\$34,426,376	\$0	\$38,206,924	111.0%
HOMESTEADERS LIFE COMPANY	0.2%	44	\$8,639,951	\$0	\$5,589,111	64.7%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	98	\$224,866	\$0	\$135,451	60.2%
HUMANA INSURANCE COMPANY	0.0%	70	\$1,348,467	\$0	\$551,300	40.9%
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$88,168	
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	105	\$100,693	\$0	\$687	0.7%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.0%	150	\$3,840	\$0	\$0	0.0%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	182	\$228	\$0	\$0	0.0%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	116	\$58,753	\$0	\$3,095,208	5,268.2%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	126	\$29,801	\$0	\$24,252	81.4%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	6.2%	4	\$218,064,323	\$0	\$340,609,796	156.2%
KANSAS CITY LIFE INSURANCE COMPANY	0.1%	61	\$2,501,461	\$0	\$1,917,624	76.7%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	85	\$664,724	\$0	\$79,133	11.9%
LEWER LIFE INSURANCE COMPANY	0.0%	181	\$260	\$0	\$0	0.0%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.1%	50	\$4,797,435	\$0	\$588,017	12.3%
LIFE INSURANCE COMPANY OF NORTH AMERICA	1.0%	25	\$34,204,964	\$0	\$26,451,935	77.3%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.0%	81	\$746,769	\$0	\$604,625	81.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LIFESHIELD NATIONAL INSURANCE CO	0.0%	145	\$5,178	\$0	\$6,000	115.9%
LINCOLN BENEFIT LIFE COMPANY	0.0%	147	\$4,960	\$0	\$0	0.0%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.0%	118	\$53,379	\$0	\$269,457	504.8%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	87	\$540,345	\$0	\$433,607	80.2%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	3.6%	10	\$126,933,448	\$0	\$109,238,703	86.1%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	178	\$284	\$0	\$0	0.0%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	131	\$15,908	\$0	\$35,000	220.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	123	\$35,975	\$0	\$0	0.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2.4%	16	\$83,063,912	\$18,819	\$151,667,842	182.6%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	164	\$1,800	\$0	\$1,286,006	71,444.8%
MEMBERS LIFE INSURANCE COMPANY	0.0%	177	\$427	\$0	\$0	0.0%
METROPOLITAN LIFE INSURANCE COMPANY	5.7%	6	\$201,210,575	\$2	\$399,340,192	198.5%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	1.1%	21	\$39,658,561	\$0	\$13,650,829	34.4%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.4%	37	\$13,045,191	\$0	\$10,098,817	77.4%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	162	\$2,031	\$0	\$5,000	246.2%
MINNESOTA LIFE INSURANCE COMPANY	3.0%	12	\$105,194,232	\$0	\$96,195,614	91.4%
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	173	\$809	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MONY LIFE INSURANCE COMPANY	0.0%	186	\$102	\$0	\$21,078	20,664.7%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.4%	36	\$15,638,060	\$0	\$45,910,586	293.6%
NASSAU LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$38,565	
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.2%	47	\$8,055,690	\$93	\$5,457,078	67.7%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	179	\$276	\$0	\$0	0.0%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	117	\$58,731	\$0	\$3,040,851	5,177.6%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.9%	26	\$30,870,772	\$0	\$6,616,769	21.4%
NATIONWIDE LIFE INSURANCE COMPANY	3.2%	11	\$112,709,086	\$0	\$82,442,946	73.1%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	189	\$0	\$0	\$598,972	
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	0.0%	127	\$29,750	\$0	\$1,977,194	6,646.0%
NEW YORK LIFE INSURANCE COMPANY	2.5%	15	\$86,953,053	\$911,981	\$68,947,375	80.3%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	110	\$75,244	\$0	\$0	0.0%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	139	\$10,633	\$0	\$1,062,938	9,996.6%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.0%	101	\$152,722	\$9,185	\$28,242	24.5%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	153	\$3,632	\$0	\$0	0.0%
PACIFIC LIFE & ANNUITY COMPANY	0.0%	189	\$0	\$0	\$522	
PACIFIC LIFE INSURANCE COMPANY	1.3%	19	\$46,353,315	\$0	\$25,337,349	54.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	152	\$3,702	\$0	\$0	0.0%
PARKER CENTENNIAL ASSURANCE COMPANY	0.0%	189	\$0	\$0	\$24,013	
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$24,046	
PEKIN LIFE INSURANCE COMPANY	0.0%	108	\$90,713	\$0	\$499,011	550.1%
PENN INSURANCE AND ANNUITY COMPANY THE	0.0%	168	\$1,209	\$0	\$10,000	827.1%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.0%	189	\$0	\$0	\$282,204	
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	83	\$696,847	\$0	\$425,199	61.0%
PIONEER AMERICAN INSURANCE COMPANY	0.0%	172	\$819	\$0	\$0	0.0%
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	176	\$564	\$0	\$0	0.0%
PLATEAU INSURANCE COMPANY	0.0%	93	\$279,036	\$0	\$120,254	43.1%
PRINCIPAL LIFE INSURANCE COMPANY	5.2%	7	\$183,860,361	\$0	\$46,347,227	25.2%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	187	\$29	\$0	\$0	0.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	71	\$1,327,966	\$0	\$162,970,850	12,272.2%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	129	\$18,467	\$0	\$2,070,356	11,211.1%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	97	\$237,207	\$0	\$43,507	18.3%
RELiance STANDARD LIFE INSURANCE COMPANY	0.3%	41	\$10,453,833	\$0	\$9,387,759	89.8%
RELIASTAR LIFE INSURANCE COMPANY	0.5%	33	\$18,012,807	\$0	\$21,425,619	118.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	136	\$12,705	\$0	\$0	0.0%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	76	\$1,137,425	\$0	\$459,000	40.4%
RESERVE NATIONAL INSURANCE COMPANY	0.0%	106	\$100,240	\$0	\$12,278	12.2%
REVOL ONE INSURANCE COMPANY	0.0%	163	\$1,989	\$0	\$0	0.0%
RGA REINSURANCE COMPANY	0.1%	58	\$3,016,683	\$0	\$198,635	6.6%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	94	\$275,670	\$0	\$1,087,066	394.3%
S USA LIFE INSURANCE COMPANY INC	0.0%	171	\$864	\$0	\$0	0.0%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	169	\$1,138	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	1.5%	18	\$54,007,261	\$0	\$34,961,638	64.7%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.0%	74	\$1,184,245	\$0	\$1,221,464	103.1%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.0%	188	\$19	\$0	\$30,000	157,894.7%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.7%	31	\$25,427,576	\$0	\$19,374,977	76.2%
SHELTER LIFE INSURANCE COMPANY	0.0%	69	\$1,497,133	\$0	\$849,022	56.7%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	175	\$629	\$0	\$0	0.0%
STANDARD INSURANCE COMPANY	2.9%	14	\$100,490,685	\$0	\$78,520,826	78.1%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	182	\$228	\$0	\$0	0.0%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	167	\$1,428	\$0	\$0	0.0%
STATE FARM LIFE INSURANCE COMPANY	0.0%	77	\$1,089,537	\$2,015	\$2,952,000	271.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.0%	90	\$368,828	\$0	\$716,292	194.2%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.7%	32	\$24,104,549	\$0	\$18,347,841	76.1%
SWBC LIFE INSURANCE COMPANY	0.0%	146	\$4,969	\$0	\$0	0.0%
SYMETRA LIFE INSURANCE COMPANY	0.1%	66	\$2,113,966	\$0	\$2,833,765	134.0%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.7%	30	\$25,662,799	\$0	\$37,489,564	146.1%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	3.9%	9	\$136,714,452	\$20,972,857	\$109,292,952	95.3%
TEXAS LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$1,591	
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	3.0%	13	\$104,254,851	\$0	\$281,566,696	270.1%
TIAA–CREF LIFE INSURANCE COMPANY	0.1%	60	\$2,672,378	\$0	\$1,011,076	37.8%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.8%	27	\$28,653,057	\$0	\$61,245,420	213.7%
TRANSAMERICA LIFE INSURANCE COMPANY	6.9%	3	\$242,102,570	\$0	\$454,222,560	187.6%
TRUSTMARK INSURANCE COMPANY	0.1%	55	\$3,474,864	\$0	\$1,098,683	31.6%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	149	\$4,103	\$0	\$122,920	2,995.9%
UNIFIED LIFE INSURANCE COMPANY	0.0%	99	\$196,427	\$0	\$368,961	187.8%
UNIMERICA INSURANCE COMPANY	0.0%	125	\$30,898	\$0	\$358,500	1,160.3%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	104	\$111,037	\$0	\$140,163	126.2%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	75	\$1,167,361	\$34,241	\$1,035,220	91.6%
UNION SECURITY INSURANCE COMPANY	0.0%	130	\$16,108	\$0	\$173,155	1,075.0%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$4,477	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	148	\$4,235	\$0	\$0	0.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.3%	20	\$44,638,738	\$0	\$15,512,394	34.8%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	161	\$2,047	\$0	\$352,631	17,226.7%
UNITEDHEALTHCARE INSURANCE COMPANY	0.3%	42	\$9,555,205	\$0	\$5,438,167	56.9%
UNITY FINANCIAL LIFE INSURANCE COMPANY	0.0%	113	\$64,438	\$0	\$253,995	394.2%
UNUM LIFE INSURANCE COMPANY OF AMERICA	1.1%	22	\$38,425,332	\$0	\$15,011,685	39.1%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	165	\$1,681	\$0	\$0	0.0%
USABLE LIFE	0.0%	73	\$1,276,816	\$0	\$1,134,442	88.8%
VANTIS LIFE INSURANCE COMPANY	0.0%	160	\$2,087	\$0	\$0	0.0%
VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.3%	43	\$9,356,299	\$0	\$22,564,095	241.2%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	119	\$52,954	\$0	\$36,334,303	68,614.8%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	6.0%	5	\$210,488,705	\$0	\$272,507,987	129.5%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	155	\$3,068	\$0	\$205,128	6,686.0%
WEST COAST LIFE INSURANCE COMPANY	0.0%	124	\$34,334	\$0	\$0	0.0%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	189	\$0	\$0	\$746,881	
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.5%	35	\$17,161,540	\$0	\$1,713,771	10.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	142	\$8,909	\$0	\$487,644	5,473.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	91	\$335,152	\$0	\$4,432,812	1,322.6%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$3,518,517,536</b>	<b>\$21,951,147</b>	<b>\$4,498,388,195</b>	<b>128.5%</b>

## TOTAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 FINANCIAL LIFE	0.0%	298	\$90,047	\$103	\$62,651	69.7%
4 EVER LIFE INSURANCE COMPANY	0.0%	288	\$124,245	\$0	\$132,254	106.4%
5 STAR LIFE INSURANCE COMPANY	0.0%	157	\$3,500,232	\$0	\$69,588	2.0%
AAA LIFE INSURANCE COMPANY	0.1%	93	\$19,068,638	\$0	\$12,570,357	65.9%
ABILITY INSURANCE COMPANY	0.0%	387	\$126	\$0	\$0	0.0%
ACCENDO INSURANCE COMPANY	0.0%	184	\$1,763,251	\$0	\$334,931	19.0%
ACCORDIA LIFE AND ANNUITY COMPANY	0.0%	132	\$5,741,613	\$74,096	\$9,147,171	160.6%
AETNA LIFE INSURANCE COMPANY	0.1%	106	\$11,560,460	\$481,713	\$6,975,942	64.5%
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.0%	391	\$0	\$0	\$39,314	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	2.1%	12	\$280,911,675	\$0	\$267,466,910	95.2%
AMALGAMATED LIFE INSURANCE COMPANY	0.0%	136	\$5,235,075	\$0	\$728,048	13.9%
AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TEXAS	0.0%	139	\$5,106,410	\$1,792	\$1,457,078	28.6%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	307	\$74,351	\$0	\$101,795	136.9%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	343	\$14,611	\$2,350	\$63,326	449.5%
AMERICAN CENTURY LIFE INSURANCE COMPANY	0.0%	217	\$715,069	\$0	\$0	0.0%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.0%	211	\$817,181	\$0	\$811,386	99.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	1.2%	25	\$162,959,701	\$0	\$167,242,107	102.6%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	144	\$4,775,184	\$0	\$1,766,204	37.0%
AMERICAN FAMILY LIFE INSURANCE COMPANY	0.4%	48	\$56,879,303	\$1,648,526	\$42,178,296	77.1%
AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.0%	220	\$630,533	\$0	\$519,249	82.4%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	135	\$5,401,509	\$120,478	\$6,930,461	130.5%
AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.0%	292	\$113,447	\$362	\$283,115	249.9%
AMERICAN GENERAL LIFE INSURANCE CO	7.0%	2	\$944,140,220	\$309,752	\$575,413,978	61.0%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	172	\$2,389,294	\$2,158	\$1,318,974	55.3%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.1%	121	\$8,245,316	\$0	\$4,982,590	60.4%
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	192	\$1,467,883	\$14,538	\$2,411,277	165.3%
AMERICAN INCOME LIFE INSURANCE CO	0.2%	82	\$24,381,325	\$397	\$8,108,326	33.3%
AMERICAN MATURITY LIFE INSURANCE CO	0.0%	391	\$0	\$0	\$1,227,763	
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.1%	111	\$9,684,198	\$81	\$5,159,911	53.3%
AMERICAN NATIONAL INSURANCE COMPANY	0.6%	42	\$79,831,226	\$31,051	\$23,465,177	29.4%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	293	\$104,339	\$0	\$115,549	110.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	357	\$5,006	\$0	\$93,044	1,858.6%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	305	\$78,068	\$0	\$0	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	226	\$578,599	\$37,657	\$545,268	100.7%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.0%	377	\$1,083	\$0	\$31,046	2,866.7%
AMERICAN UNITED LIFE INSURANCE COMPANY	1.9%	14	\$260,706,553	\$466,094	\$281,184,055	108.0%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.2%	88	\$20,741,337	\$3,925	\$10,364,981	50.0%
AMERITAS LIFE INSURANCE CORP	0.3%	59	\$37,892,841	\$161,818	\$50,536,947	133.8%
AMICA LIFE INSURANCE COMPANY	0.0%	232	\$408,874	\$0	\$53,276	13.0%
ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.0%	267	\$206,479	\$0	\$1,112,810	538.9%
ANTHEM LIFE INSURANCE COMPANY	0.1%	118	\$8,555,636	\$0	\$6,991,986	81.7%
ASPIDA LIFE INSURANCE COMPANY	0.1%	102	\$12,788,333	\$0	\$6,165	0.0%
ASSURED LIFE ASSOCIATION	0.0%	351	\$6,379	\$806	\$41,223	658.9%
ASSURITY LIFE INSURANCE COMPANY	0.0%	171	\$2,612,883	\$268,211	\$4,294,352	174.6%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	197	\$1,312,804	\$4,031	\$15,136,911	1,153.3%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	0.0%	316	\$54,437	\$0	\$649,913	1,193.9%
ATHENE ANNUITY AND LIFE COMPANY	5.2%	3	\$707,428,303	\$468,620	\$251,332,413	35.6%
ATLANTA LIFE INSURANCE COMPANY	0.0%	391	\$0	\$0	\$55,283	
ATLANTIC COAST LIFE INSURANCE COMPANY	0.2%	83	\$22,113,048	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	147	\$4,571,678	\$0	\$12,502,350	273.5%
AUGUSTAR LIFE INSURANCE COMPANY	0.3%	58	\$38,144,211	\$1,295,404	\$63,720,276	170.4%
AURORA NATIONAL LIFE ASSURANCE COMPANY	0.0%	289	\$117,477	\$0	\$1,263,394	1,075.4%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	369	\$2,036	\$0	\$15,330	752.9%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	150	\$4,229,903	\$0	\$5,902,144	139.5%
AXCELUS FINANCIAL LIFE INSURANCE COMPANY	0.0%	228	\$502,341	\$0	\$0	0.0%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	223	\$600,876	\$2,322	\$885,719	147.8%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	230	\$422,253	\$0	\$199,523	47.3%
BANKERS LIFE AND CASUALTY COMPANY	0.4%	49	\$54,329,469	\$16,320	\$37,995,656	70.0%
BANNER LIFE INSURANCE COMPANY	0.5%	46	\$66,717,277	\$0	\$27,129,198	40.7%
BENEFICIAL LIFE INSURANCE COMPANY	0.0%	318	\$51,539	\$4,040	\$1,159,094	2,256.8%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	354	\$5,570	\$0	\$9,496	170.5%
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA	0.0%	176	\$2,264,394	\$0	\$377,058,314	16,651.6%
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.0%	345	\$11,928	\$0	\$0	0.0%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	353	\$5,621	\$0	\$100,000	1,779.0%
BESTOW LIFE INSURANCE COMPANY	0.0%	339	\$18,485	\$0	\$2,228,031	12,053.2%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	138	\$5,109,594	\$7,115	\$4,224,302	82.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
BRIGHTHOUSE LIFE INSURANCE COMPANY	1.1%	30	\$147,453,300	\$500,526	\$267,023,441	181.4%
C M LIFE INSURANCE COMPANY	0.0%	128	\$6,612,411	\$0	\$31,633,313	478.4%
CANADA LIFE ASSURANCE COMPANY	0.0%	363	\$3,844	\$0	\$757,421	19,704.0%
CAPITOL LIFE INSURANCE COMPANY	0.0%	216	\$721,080	\$0	\$4,807,857	666.8%
CATHOLIC FRATERNAL LIFE	0.0%	134	\$5,643,635	\$0	\$3,887,826	68.9%
CATHOLIC LIFE INSURANCE	0.0%	389	\$76	\$0	\$0	0.0%
CATHOLIC ORDER OF FORESTERS	0.0%	287	\$124,993	\$19,826	\$679,604	559.6%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	284	\$138,081	\$1,347	\$439,511	319.3%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	202	\$1,251,597	\$0	\$538,197	43.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.0%	208	\$1,118,778	\$16	\$682,115	61.0%
CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0%	261	\$234,093	\$0	\$19,939	8.5%
CHURCH LIFE INSURANCE CORPORATION	0.0%	253	\$270,864	\$0	\$228,158	84.2%
CICA LIFE INSURANCE COMPANY OF AMERICA	0.0%	245	\$309,523	\$489	\$842,518	272.4%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.0%	388	\$117	\$0	\$57,500	49,145.3%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	330	\$27,546	\$0	\$12,491	45.3%
CINCINNATI LIFE INSURANCE COMPANY THE	0.1%	101	\$13,034,677	\$0	\$11,979,691	91.9%
CITIZENS SECURITY LIFE INS CO	0.0%	317	\$51,762	\$0	\$51,000	98.5%
CLEAR SPRING LIFE AND ANNUITY COMPANY	0.1%	114	\$9,060,026	\$0	\$16,136,991	178.1%
CLOVER INSURANCE COMPANY	0.0%	336	\$20,638	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CMFG LIFE INSURANCE COMPANY	0.2%	80	\$25,875,766	\$182,604	\$34,911,550	135.6%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.0%	142	\$4,794,753	\$0	\$2,054,144	42.8%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	129	\$6,431,340	\$0	\$3,211,536	49.9%
COLUMBIAN LIFE INSURANCE COMPANY	0.0%	161	\$3,255,874	\$0	\$2,514,779	77.2%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	308	\$72,570	\$0	\$57,673	79.5%
COLUMBUS LIFE INSURANCE COMPANY	0.0%	187	\$1,677,379	\$57,174	\$26,386,179	1,576.5%
COMBINED INSURANCE CO OF AMERICA	0.0%	169	\$2,694,421	\$0	\$1,804,619	67.0%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	203	\$1,251,450	\$45,931	\$15,076,330	1,208.4%
COMPANION LIFE INSURANCE COMPANY	0.0%	303	\$80,211	\$0	\$75,000	93.5%
COMPBENEFITS INSURANCE COMPANY	0.0%	372	\$1,570	\$0	\$0	0.0%
CONNECTICUT GENERAL LIFE INS CO	0.0%	168	\$2,750,600	\$172,317	\$9,164,974	339.5%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.0%	173	\$2,348,780	\$0	\$1,402,081	59.7%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	271	\$195,234	\$227	\$555,058	284.4%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0%	250	\$287,929	\$0	\$216,951	75.3%
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.0%	186	\$1,680,252	\$0	\$4,682,490	278.7%
COUNTRY LIFE INSURANCE COMPANY	0.1%	113	\$9,496,164	\$1,102,054	\$4,813,214	62.3%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	342	\$15,526	\$1,725	\$0	11.1%
CSA FRATERNAL LIFE	0.0%	247	\$298,227	\$0	\$54,830	18.4%
CSI LIFE INSURANCE COMPANY	0.0%	370	\$1,758	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
DEARBORN LIFE INSURANCE COMPANY	0.0%	215	\$721,405	\$0	\$1,106,586	153.4%
DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.0%	383	\$215	\$0	\$0	0.0%
DELAWARE LIFE INSURANCE COMPANY	0.9%	35	\$118,618,002	\$0	\$84,232,384	71.0%
DIRECT GENERAL LIFE INSURANCE COMPANY	0.0%	328	\$29,587	\$0	\$0	0.0%
EAGLE LIFE INSURANCE COMPANY	0.2%	78	\$26,373,302	\$0	\$7,961,925	30.2%
ELCO MUTUAL LIFE AND ANNUITY	0.1%	91	\$19,568,644	\$981	\$17,864,771	91.3%
ELIPS LIFE INSURANCE COMPANY	0.0%	375	\$1,223	\$0	\$0	0.0%
EMC NATIONAL LIFE COMPANY	0.0%	152	\$4,033,460	\$5,476	\$6,282,323	155.9%
EMPOWER ANNUITY INSURANCE COMPANY	0.5%	44	\$69,495,794	\$0	\$45,940,952	66.1%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.2%	73	\$29,243,076	\$0	\$138,675,668	474.2%
EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY	0.0%	270	\$199,459	\$0	\$7,551	3.8%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.9%	33	\$118,952,311	\$1,508,398	\$269,708,617	228.0%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.3%	62	\$35,265,951	\$0	\$3,973,494	11.3%
EQUITRUST LIFE INSURANCE COMPANY	0.4%	53	\$51,675,562	\$0	\$48,114,421	93.1%
EVERLAKE ASSURANCE COMPANY	0.0%	178	\$2,032,007	\$0	\$64,751	3.2%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	155	\$3,644,989	\$0	\$29,612,708	812.4%
EVERLY LIFE INSURANCE COMPANY	0.0%	269	\$199,942	\$1,157	\$76,333	38.8%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	181	\$1,879,025	\$43,995	\$5,477,866	293.9%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.0%	276	\$164,279	\$0	\$20,463	12.5%
FAMILY LIFE INSURANCE COMPANY	0.0%	258	\$244,044	\$0	\$285,831	117.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FAMILY SERVICE LIFE INSURANCE COMPANY	0.0%	390	\$24	\$0	\$342,607	1427529.2%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.3%	55	\$47,069,222	\$2,757,106	\$38,653,392	88.0%
FARMERS LIFE INSURANCE COMPANY	0.0%	180	\$1,943,237	\$0	\$95,510	4.9%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.2%	69	\$30,171,654	\$0	\$27,195,949	90.1%
FEDERAL LIFE INSURANCE COMPANY	0.0%	300	\$83,972	\$819	\$214,329	256.2%
FEDERATED LIFE INSURANCE COMPANY	0.1%	105	\$11,591,546	\$0	\$7,060,121	60.9%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	2.1%	11	\$284,467,152	\$2,656	\$103,689,966	36.5%
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.0%	302	\$80,332	\$0	\$35,738,813	44,488.9%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	160	\$3,288,517	\$49,313	\$1,724,622	53.9%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	141	\$4,932,832	\$0	\$19,028,450	385.8%
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	323	\$43,616	\$77,717	\$363,185	1,010.9%
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.0%	213	\$752,271	\$0	\$16,565,747	2,202.1%
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	0.0%	346	\$10,545	\$6,253	\$69,156	715.1%
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA	0.0%	265	\$211,247	\$67	\$346,204	163.9%
FIRST GUARANTY INSURANCE COMPANY	0.0%	337	\$20,182	\$0	\$70,413	348.9%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	360	\$4,967	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	0.0%	183	\$1,786,409	\$0	\$3,096,602	173.3%
FORETHOUGHT LIFE INSURANCE COMPANY	1.4%	22	\$190,002,677	\$0	\$235,138,561	123.8%
FORTITUDE LIFE INSURANCE & ANNUITY COMPANY	0.0%	214	\$748,121	\$0	\$149,741,550	20,015.7%
FORTITUDE US REINSURANCE COMPANY	0.0%	277	\$161,878	\$0	\$78,974	48.8%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	159	\$3,390,995	\$0	\$547,292	16.1%
FUNERAL DIRECTORS LIFE INSURANCE CO	0.1%	122	\$8,105,440	\$1,983,109	\$616,724	32.1%
GAINBRIDGE LIFE INSURANCE COMPANY	0.0%	311	\$70,000	\$0	\$0	0.0%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	241	\$353,370	\$0	\$199,289	56.4%
GBU FINANCIAL LIFE	0.0%	191	\$1,468,511	\$9,554	\$2,201,308	150.6%
GCU	0.0%	297	\$90,996	\$710	\$52,009	57.9%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.1%	90	\$19,748,044	\$0	\$82,153,289	416.0%
GENWORTH LIFE INSURANCE COMPANY	0.0%	153	\$3,966,407	\$0	\$35,586,952	897.2%
GERBER LIFE INSURANCE COMPANY	0.1%	108	\$10,911,419	\$0	\$5,048,447	46.3%
GLENER LIFE INSURANCE SOCIETY	0.0%	295	\$99,787	\$11,306	\$91,452	103.0%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	103	\$12,682,391	\$76	\$8,226,226	64.9%
GOLDEN RULE INSURANCE COMPANY	0.0%	219	\$677,178	\$0	\$3,419,552	505.0%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	189	\$1,561,602	\$21,899	\$1,532,790	99.6%
GPM HEALTH AND LIFE INSURANCE COMPANY	0.0%	374	\$1,275	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
GRANGE LIFE INSURANCE COMPANY	0.0%	285	\$133,304	\$0	\$15,113	11.3%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	212	\$782,376	\$54	\$2,662,870	340.4%
GREAT WESTERN INSURANCE COMPANY	0.0%	133	\$5,669,340	\$0	\$2,336,275	41.2%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	210	\$852,897	\$0	\$591,083	69.3%
GUARANTY INCOME LIFE INSURANCE COMPANY	0.6%	39	\$85,285,674	\$0	\$10,875,711	12.8%
GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.3%	61	\$36,253,208	\$0	\$16,898,549	46.6%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.3%	65	\$34,421,750	\$5,289,116	\$28,049,991	96.9%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.3%	63	\$34,725,165	\$163	\$38,514,638	110.9%
HCC LIFE INSURANCE COMPANY	0.0%	371	\$1,713	\$0	\$36,364	2,122.8%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	367	\$2,300	\$0	\$2,468	107.3%
HOMESTEADERS LIFE COMPANY	0.1%	116	\$8,847,981	\$0	\$5,839,354	66.0%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	145	\$4,648,625	\$0	\$7,941,480	170.8%
HUMANA INSURANCE COMPANY	0.0%	196	\$1,348,467	\$0	\$586,799	43.5%
HUMANADENTAL INSURANCE COMPANY	0.0%	333	\$22,504	\$0	\$76,230	338.7%
IA AMERICAN LIFE INSURANCE COMPANY	0.0%	272	\$192,137	\$801	\$190,796	99.7%
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	0.1%	119	\$8,461,109	\$18	\$10,340	0.1%
IDEALIFE INSURANCE COMPANY	0.0%	329	\$28,705	\$0	\$39,272	136.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	193	\$1,449,427	\$47,561	\$2,511,495	176.6%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	262	\$234,003	\$0	\$44,288	18.9%
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC	0.0%	335	\$21,898	\$0	\$4,610	21.1%
INTEGRITY LIFE INSURANCE COMPANY	0.0%	149	\$4,380,323	\$0	\$19,918,820	454.7%
INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.1%	123	\$7,673,232	\$2,055	\$2,257,387	29.4%
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	255	\$249,770	\$349	\$646,463	259.0%
JACKSON NATIONAL LIFE INSURANCE COMPANY	1.6%	18	\$210,269,363	\$243,766	\$431,041,395	205.1%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.2%	86	\$20,829,871	\$63,144	\$15,168,642	73.1%
JOHN ALDEN LIFE INSURANCE COMPANY	0.0%	299	\$88,488	\$0	\$74,772	84.5%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	391	\$0	\$0	\$-1,693,094	
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	2.1%	10	\$285,246,055	\$1,971,265	\$579,330,614	203.8%
KANSAS CITY LIFE INSURANCE COMPANY	0.2%	81	\$25,734,687	\$128,081	\$33,106,907	129.1%
KNIGHTS OF COLUMBUS	0.6%	43	\$75,658,045	\$7,721,200	\$65,236,715	96.4%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.3%	67	\$34,057,099	\$9,317,531	\$22,255,360	92.7%
LEADERS LIFE INSURANCE COMPANY	0.0%	319	\$49,596	\$575	\$0	1.2%
LEGACY LIFE INSURANCE COMPANY OF MISSOURI	0.0%	283	\$142,974	\$0	\$18,310	12.8%
LEWER LIFE INSURANCE COMPANY	0.0%	381	\$345	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	185	\$1,752,513	\$0	\$303,205	17.3%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.1%	100	\$13,326,197	\$11	\$3,041,548	22.8%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.3%	66	\$34,347,705	\$0	\$27,428,490	79.9%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.2%	72	\$29,257,129	\$556	\$12,220,714	41.8%
LIFE OF THE SOUTH INSURANCE COMPANY	0.0%	188	\$1,628,147	\$0	\$0	0.0%
LIFESECURE INSURANCE COMPANY	0.0%	320	\$48,313	\$0	\$88,244	182.7%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	236	\$374,243	\$0	\$139,906	37.4%
LINCOLN BENEFIT LIFE COMPANY	0.1%	125	\$7,394,249	\$0	\$25,580,884	346.0%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.1%	124	\$7,428,184	\$1,101	\$5,135,862	69.2%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	259	\$237,036	\$3,209	\$1,398,895	591.5%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	3.4%	6	\$460,174,111	\$312,605	\$501,500,496	109.0%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	274	\$177,929	\$1,914	\$976,419	549.8%
LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0%	376	\$1,098	\$0	\$15,490	1,410.7%
LUMICO LIFE INSURANCE COMPANY	0.0%	165	\$2,997,110	\$0	\$977,116	32.6%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	280	\$149,277	\$380	\$423,235	283.8%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	331	\$26,296	\$1,992	\$66,264	259.6%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	242	\$330,309	\$42	\$244,679	74.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	256	\$248,445	\$4,245	\$368,418	150.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2.4%	8	\$329,392,313	\$22,744,503	\$321,527,503	104.5%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	3.5%	4	\$478,020,727	\$0	\$343,175,234	71.8%
MEDICO INSURANCE COMPANY	0.0%	341	\$17,004	\$5,009	\$33,376	225.7%
MEMBERS LIFE INSURANCE COMPANY	0.1%	98	\$14,503,495	\$0	\$11,698,066	80.7%
MERIT LIFE INSURANCE CO.	0.0%	358	\$4,971	\$0	\$24,582	494.5%
METROPOLITAN LIFE INSURANCE COMPANY	1.6%	15	\$215,008,822	\$6,292,487	\$550,747,807	259.1%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.4%	50	\$54,175,255	\$5,723,210	\$83,177,337	164.1%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.6%	40	\$82,652,679	\$13,037	\$63,550,555	76.9%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	254	\$252,663	\$1,372	\$205,418	81.8%
MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.0%	334	\$22,075	\$3,051	\$30,952	154.0%
MINNESOTA LIFE INSURANCE COMPANY	1.2%	23	\$168,663,495	\$264,424	\$158,562,115	94.2%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	0.0%	264	\$217,785	\$0	\$30,000	13.8%
MML BAY STATE LIFE INSURANCE COMPANY	0.0%	235	\$383,754	\$0	\$685,095	178.5%
MODERN WOODMEN OF AMERICA	0.3%	64	\$34,605,434	\$339,181	\$59,387,897	172.6%
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	365	\$2,599	\$14	\$5,679	219.0%
MONY LIFE INSURANCE COMPANY	0.0%	206	\$1,143,526	\$650,776	\$4,469,068	447.7%
MOUNTAIN LIFE INSURANCE COMPANY	0.0%	268	\$204,761	\$0	\$56,487	27.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.1%	94	\$17,247,268	\$848	\$48,890,474	283.5%
NASSAU LIFE AND ANNUITY COMPANY	0.2%	85	\$21,289,952	\$0	\$4,373,292	20.5%
NASSAU LIFE INSURANCE COMPANY	0.0%	154	\$3,848,852	\$3,308,533	\$17,175,082	532.2%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	286	\$126,367	\$0	\$570,105	451.2%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	238	\$365,102	\$0	\$84,438	23.1%
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.0%	312	\$67,934	\$617	\$131,128	193.9%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	366	\$2,505	\$0	\$99,187	3,959.6%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.1%	120	\$8,375,354	\$1,078	\$6,126,526	73.2%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	224	\$595,288	\$0	\$326,250	54.8%
NATIONAL LIFE INSURANCE COMPANY	0.0%	148	\$4,479,624	\$1,663,308	\$5,344,043	156.4%
NATIONAL SLOVAK SOCIETY OF THE USA	0.0%	296	\$94,364	\$560	\$130,715	139.1%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	282	\$143,374	\$0	\$22,220	15.5%
NATIONAL WESTERN LIFE INSURANCE COMPANY	0.0%	143	\$4,776,504	\$2,365	\$26,546,860	555.8%
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	1.2%	26	\$162,815,853	\$335	\$42,619,829	26.2%
NATIONWIDE LIFE INSURANCE COMPANY	1.5%	20	\$198,321,572	\$208,084	\$192,889,055	97.4%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	263	\$229,415	\$27,215	\$4,754,773	2,084.4%
NEW ERA LIFE INSURANCE COMPANY	0.0%	391	\$0	\$0	\$11,888	

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.0%	391	\$0	\$0	\$17,089	
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	391	\$0	\$0	\$608,572	
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	2.1%	13	\$280,427,030	\$0	\$462,412,859	164.9%
NEW YORK LIFE INSURANCE COMPANY	1.2%	27	\$158,524,685	\$24,700,927	\$140,611,775	104.3%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	306	\$75,244	\$0	\$0	0.0%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.6%	41	\$81,014,146	\$0	\$76,487,922	94.4%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.4%	9	\$322,787,957	\$126,328,153	\$273,483,727	123.9%
NYLIFE INSURANCE COMPANY OF ARIZONA	0.0%	221	\$615,775	\$0	\$238,725	38.8%
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.0%	201	\$1,264,790	\$996	\$568,884	45.1%
OCEANVIEW LIFE AND ANNUITY COMPANY	0.4%	52	\$53,933,267	\$0	\$12,834,082	23.8%
OHIO STATE LIFE INSURANCE COMPANY THE	0.0%	225	\$587,135	\$528	\$1,233,398	210.2%
OLD AMERICAN INSURANCE COMPANY	0.1%	126	\$7,217,962	\$0	\$4,761,118	66.0%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	304	\$78,670	\$0	\$51,119	65.0%
OLD SURETY LIFE INSURANCE COMPANY	0.0%	368	\$2,090	\$0	\$0	0.0%
OPTUM INSURANCE OF OHIO INC	0.0%	379	\$675	\$0	\$119	17.6%
OXFORD LIFE INSURANCE COMPANY	0.1%	104	\$12,371,866	\$0	\$1,413,423	11.4%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.1%	95	\$17,242,437	\$43,689	\$14,032,433	81.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.0%	162	\$3,228,850	\$0	\$26,857	0.8%
PACIFIC LIFE & ANNUITY COMPANY	1.6%	17	\$211,738,141	\$0	\$3,947,117	1.9%
PACIFIC LIFE INSURANCE COMPANY	10.7%	1	\$1,445,092,922	\$16,186	\$356,954,059	24.7%
PAN AMERICAN ASSURANCE COMPANY	0.0%	278	\$160,007	\$0	\$104,846	65.5%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	166	\$2,927,283	\$128,189	\$2,757,652	98.6%
PARK AVENUE LIFE INSURANCE COMPANY	0.0%	382	\$218	\$0	\$0	0.0%
PARKER CENTENNIAL ASSURANCE COMPANY	0.0%	391	\$0	\$0	\$24,013	
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	350	\$6,497	\$0	\$43,338	667.0%
PEKIN LIFE INSURANCE COMPANY	0.0%	198	\$1,302,418	\$270	\$1,060,363	81.4%
PENN INSURANCE AND ANNUITY COMPANY THE	0.0%	146	\$4,639,981	\$0	\$662,110	14.3%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.2%	87	\$20,785,588	\$1,439,151	\$12,388,318	66.5%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	244	\$314,006	\$0	\$238,467	75.9%
PHL VARIABLE INSURANCE COMPANY	0.0%	174	\$2,320,717	\$0	\$9,059,444	390.4%
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	131	\$5,774,992	\$0	\$4,688,158	81.2%
PIONEER AMERICAN INSURANCE COMPANY	0.0%	179	\$2,016,163	\$0	\$844,830	41.9%
PIONEER MUTUAL LIFE INSURANCE COMPANY	0.0%	249	\$296,303	\$1,229	\$495,533	167.7%
PIONEER SECURITY LIFE INSURANCE COMPANY	0.0%	234	\$385,596	\$270	\$136,793	35.5%
PLATEAU INSURANCE COMPANY	0.0%	251	\$279,036	\$0	\$120,254	43.1%
POLISH FALCONS OF AMERICA	0.0%	340	\$18,191	\$0	\$13,836	76.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA	0.0%	315	\$55,443	\$2,703	\$127,216	234.3%
POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0%	356	\$5,199	\$423	\$656,732	12,640.0%
PRIMERICA LIFE INSURANCE COMPANY	0.3%	56	\$40,134,578	\$0	\$28,816,405	71.8%
PRINCIPAL LIFE INSURANCE COMPANY	1.5%	19	\$204,202,205	\$1,153,019	\$114,284,004	56.5%
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.1%	99	\$14,341,748	\$0	\$3,134,652	21.9%
PROFESSIONAL INSURANCE COMPANY	0.0%	364	\$3,416	\$0	\$100,000	2,927.4%
PROGRESSIVE LIFE INSURANCE COMPANY	0.0%	383	\$215	\$0	\$0	0.0%
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.0%	332	\$23,207	\$1,112	\$846,228	3,651.2%
PROTECTIVE LIFE INSURANCE COMPANY	3.4%	5	\$463,945,593	\$34,184	\$670,778,932	144.6%
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	0.0%	355	\$5,356	\$0	\$8,818	164.6%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	130	\$6,006,568	\$0	\$4,188,016	69.7%
PRUCO LIFE INSURANCE COMPANY	1.2%	28	\$157,568,638	\$0	\$813,157,180	516.1%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	246	\$301,032	\$0	\$146,586	48.7%
RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.2%	77	\$27,661,889	\$219	\$31,041,249	112.2%
RELIASTAR LIFE INSURANCE COMPANY	0.2%	71	\$29,310,752	\$152,442	\$42,758,038	146.4%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	239	\$360,253	\$1,827	\$1,016,590	282.7%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	207	\$1,142,047	\$0	\$483,916	42.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
RESERVE NATIONAL INSURANCE COMPANY	0.0%	233	\$407,601	\$0	\$291,086	71.4%
REVOL ONE INSURANCE COMPANY	0.0%	275	\$164,416	\$0	\$200,430	121.9%
RGA REINSURANCE COMPANY	0.0%	158	\$3,450,925	\$410,196	\$817,222	35.6%
RIVERSOURCE LIFE INSURANCE COMPANY	0.5%	47	\$61,438,518	\$0	\$203,326,025	330.9%
ROYAL NEIGHBORS OF AMERICA	0.0%	170	\$2,682,418	\$28,985	\$3,859,230	145.0%
S USA LIFE INSURANCE COMPANY INC	0.1%	89	\$20,242,779	\$0	\$2,594,837	12.8%
SAGICOR LIFE INSURANCE COMPANY	0.2%	84	\$21,325,203	\$422	\$173,863	0.8%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	344	\$14,078	\$7,373	\$45,679	376.8%
SECURIAN LIFE INSURANCE COMPANY	0.4%	51	\$54,160,073	\$0	\$36,081,809	66.6%
SECURITY BENEFIT LIFE INSURANCE COMPANY	0.8%	36	\$114,769,807	\$82,429	\$82,586,597	72.0%
SECURITY LIFE OF DENVER INSURANCE COMPANY	0.1%	107	\$11,027,328	\$43,973	\$22,308,194	202.7%
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	0.0%	175	\$2,284,215	\$108,333	\$17,795	5.5%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	200	\$1,297,525	\$54	\$800,723	61.7%
SENIOR LIFE INSURANCE COMPANY	0.0%	177	\$2,136,593	\$0	\$703,533	32.9%
SENTINEL AMERICAN LIFE INSURANCE CO	0.0%	385	\$168	\$0	\$0	0.0%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.2%	79	\$26,295,655	\$2,918	\$20,403,795	77.6%
SHELTER LIFE INSURANCE COMPANY	0.3%	60	\$37,403,036	\$1,086,631	\$30,340,317	84.0%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	260	\$236,551	\$997	\$1,158,030	490.0%
SILAC INSURANCE COMPANY	0.2%	68	\$31,291,629	\$0	\$12,203,459	39.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	349	\$6,852	\$513	\$16,938	254.7%
SONS OF NORWAY	0.0%	240	\$357,768	\$395	\$123,879	34.7%
STANDARD INSURANCE COMPANY	0.9%	32	\$119,908,757	\$22,937	\$96,362,895	80.4%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	243	\$329,371	\$3,660	\$350,633	107.6%
STANDARD LIFE AND CASUALTY INSURANCE COMPANY	0.0%	352	\$5,909	\$-2,733	\$2,638	-1.6%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	373	\$1,425	\$27	\$10,655	749.6%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	273	\$181,506	\$0	\$403,817	222.5%
STATE FARM LIFE INSURANCE COMPANY	1.1%	29	\$150,652,435	\$17,744,017	\$142,200,349	106.2%
STATE LIFE INSURANCE COMPANY	0.1%	96	\$16,005,914	\$9,496	\$11,256,603	70.4%
STATE MUTUAL INSURANCE COMPANY	0.0%	309	\$72,034	\$3,838	\$303,772	427.0%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	327	\$29,971	\$0	\$0	0.0%
STERLING LIFE INSURANCE COMPANY	0.0%	313	\$67,814	\$0	\$23,457	34.6%
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.0%	237	\$368,828	\$0	\$716,292	194.2%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.2%	75	\$28,487,428	\$549,260	\$26,032,663	93.3%
SUPREME COUNCIL OF THE ROYAL ARCANUM	0.0%	314	\$63,450	\$903	\$48,242	77.5%
SURETY LIFE INSURANCE COMPANY	0.0%	257	\$244,304	\$0	\$448,959	183.8%
SWBC LIFE INSURANCE COMPANY	0.0%	359	\$4,969	\$0	\$0	0.0%
SWISS RE LIFE & HEALTH AMERICA INC	0.0%	391	\$0	\$0	\$10,000	
SYMETRA LIFE INSURANCE COMPANY	0.8%	37	\$108,406,356	\$94	\$57,778,232	53.3%
SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.0%	347	\$10,503	\$0	\$35,394	337.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.1%	97	\$15,002,382	\$0	\$84,610,056	564.0%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.2%	76	\$27,847,046	\$486	\$69,409,020	249.3%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	1.5%	21	\$198,090,459	\$64,571,217	\$301,170,208	184.6%
TEXAS LIFE INSURANCE COMPANY	0.0%	140	\$5,087,831	\$535,001	\$4,265,650	94.4%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.1%	110	\$9,798,385	\$283,389	\$7,720,485	81.7%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.9%	34	\$118,928,927	\$22,866,577	\$372,294,560	332.3%
THE RELIABLE LIFE INSURANCE COMPANY	0.1%	115	\$9,049,671	\$0	\$9,875,582	109.1%
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	0.0%	151	\$4,114,140	\$25,770	\$4,533,220	110.8%
THRIVENT FINANCIAL FOR LUTHERANS	1.2%	24	\$165,286,085	\$9,077,456	\$185,529,135	117.7%
TIAA – CREF LIFE INSURANCE COMPANY	0.1%	109	\$9,868,205	\$0	\$5,359,395	54.3%
TIER ONE INSURANCE COMPANY	0.0%	310	\$71,432	\$0	\$0	0.0%
TRANS WORLD ASSURANCE COMPANY	0.0%	290	\$116,126	\$0	\$73,424	63.2%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.2%	70	\$29,930,902	\$0	\$71,000,066	237.2%
TRANSAMERICA LIFE INSURANCE COMPANY	2.6%	7	\$347,846,713	\$115,658	\$971,304,041	279.3%
TRUSPIRE RETIREMENT INSURANCE COMPANY	0.0%	322	\$44,460	\$0	\$54,006	121.5%
TRUSTED FRATERNAL LIFE	0.0%	218	\$678,996	\$16,635	\$826,527	124.2%
TRUSTMARK INSURANCE COMPANY	0.0%	156	\$3,609,591	\$5,958	\$1,715,672	47.7%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	362	\$4,103	\$0	\$122,920	2,995.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
U.S. FINANCIAL LIFE INSURANCE COMPANY	0.0%	194	\$1,444,442	\$0	\$3,129,587	216.7%
UNIFIED LIFE INSURANCE COMPANY	0.0%	229	\$432,413	\$1,125	\$612,829	142.0%
UNIMERICA INSURANCE COMPANY	0.0%	326	\$30,898	\$0	\$358,500	1,160.3%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	281	\$143,751	\$0	\$348,116	242.2%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	205	\$1,174,752	\$34,696	\$1,040,916	91.6%
UNION SECURITY INSURANCE COMPANY	0.0%	204	\$1,185,854	\$3,671	\$2,977,334	251.4%
UNITED AMERICAN INSURANCE COMPANY	0.0%	222	\$609,589	\$0	\$5,094,997	835.8%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	279	\$150,380	\$15,035	\$641,667	436.7%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	361	\$4,772	\$0	\$0	0.0%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	167	\$2,845,583	\$1,263	\$4,993,470	175.5%
UNITED HOME LIFE INSURANCE COMPANY	0.0%	190	\$1,502,600	\$0	\$967,950	64.4%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	182	\$1,858,110	\$0	\$60,449	3.3%
UNITED LIFE INSURANCE COMPANY	0.2%	74	\$28,574,771	\$0	\$32,795,446	114.8%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	324	\$36,271	\$0	\$63,849	176.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.0%	31	\$133,183,283	\$37	\$58,246,350	43.7%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.0%	386	\$157	\$0	\$0	0.0%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.1%	92	\$19,170,121	\$2,958	\$6,750,895	35.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
UNITEDHEALTHCARE INSURANCE COMPANY	0.1%	112	\$9,555,205	\$0	\$5,438,167	56.9%
UNITY FINANCIAL LIFE INSURANCE COMPANY	0.0%	231	\$413,325	\$0	\$716,965	173.5%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	266	\$207,128	\$6,880	\$1,008,007	490.0%
UNUM INSURANCE COMPANY	0.0%	321	\$44,473	\$0	\$180,554	406.0%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.3%	57	\$38,601,316	\$137,683	\$16,177,647	42.3%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	325	\$35,235	\$0	\$0	0.0%
USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.0%	378	\$875	\$0	\$15,682	1,792.2%
USAA LIFE INSURANCE COMPANY	0.5%	45	\$68,081,599	\$499,186	\$33,872,622	50.5%
USABLE LIFE	0.0%	199	\$1,297,766	\$0	\$1,139,442	87.8%
VANTIS LIFE INSURANCE COMPANY	0.0%	291	\$116,116	\$354	\$26,021	22.7%
VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.4%	54	\$47,924,296	\$0	\$113,229,826	236.3%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	252	\$272,071	\$108,515	\$83,792,340	30,837.9%
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	1.6%	16	\$212,653,435	\$0	\$287,414,559	135.2%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	227	\$517,992	\$35,737	\$3,552,813	692.8%
WEST COAST LIFE INSURANCE COMPANY	0.0%	137	\$5,209,992	\$157,048	\$13,531,997	262.7%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	163	\$3,106,962	\$1,030,924	\$6,456,113	241.0%
WESTERN CATHOLIC UNION	0.1%	127	\$7,065,974	\$0	\$4,688,267	66.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.7%	38	\$95,776,077	\$0	\$69,493,898	72.6%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	209	\$1,001,814	\$0	\$971,940	97.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	195	\$1,372,634	\$191,143	\$5,982,452	449.8%
WILLIAM PENN ASSOCIATION	0.0%	248	\$296,694	\$3,429	\$510,479	173.2%
WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	0.0%	301	\$82,031	\$0	\$123,947	151.1%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	294	\$103,797	\$0	\$568,674	547.9%
WINDSOR LIFE INSURANCE COMPANY	0.0%	380	\$578	\$0	\$0	0.0%
WOMAN'S LIFE INSURANCE SOCIETY	0.0%	348	\$10,302	\$2,433	\$133,924	1,323.6%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	164	\$3,089,107	\$89,510	\$4,652,168	153.5%
WYSH LIFE AND HEALTH INSURANCE COMPANY	0.0%	338	\$19,419	\$0	\$0	0.0%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.1%	117	\$8,637,914	\$0	\$11,034,979	127.8%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$13,551,710,340</b>	<b>\$354,280,338</b>	<b>\$14,715,487,894</b>	<b>111.2%</b>

## **7 INDIVIDUAL ACCIDENT & HEALTH INSURANCE BY LINE OF BUSINESS BY COMPANY**

---

# INDIVIDUAL:

## COMPREHENSIVE MEDICAL EXPENSE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	5.5%	4	\$118,148,973	\$115,565,382	\$0	\$72,304,976	\$84,968,627	73.5%
ALL SAVERS INSURANCE COMPANY	0.0%	29	\$0	\$0	\$0	\$-290	\$-290	34.5%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	16	\$6,370	\$6,370	\$0	\$4,054	\$1,672,644	26,258.1%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	3.5%	6	\$74,923,700	\$74,816,687	\$0	\$55,864,120	\$52,495,558	70.2%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	24	\$1,262	\$1,258	\$0	\$0	\$0	0.0%
CELTIC INSURANCE COMPANY	45.8%	1	\$976,164,753	\$976,164,753	\$0	\$633,050,649	\$691,647,266	70.9%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	8.5%	3	\$181,654,188	\$162,572,042	\$0	\$165,751,321	\$171,804,290	105.7%
CONNECTICUT GENERAL LIFE INS CO	0.0%	29	\$0	\$-313	\$0	\$-254	\$-108	34.5%
CONTINENTAL CASUALTY COMPANY	0.0%	25	\$595	\$595	\$0	\$0	\$-67	-11.3%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.0%	29	\$0	\$0	\$0	\$121,798	\$121,798	34.5%
COX HEALTH SYSTEMS INSURANCE COMPANY	0.5%	12	\$10,781,216	\$10,781,216	\$0	\$10,885,031	\$11,126,367	103.2%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	28	\$147	\$179	\$0	\$0	\$0	0.0%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.0%	29	\$0	\$0	\$0	\$238	\$238	34.5%
EVEREST REINSURANCE COMPANY	0.0%	14	\$318,492	\$318,492	\$0	\$48,439	\$98,209	30.8%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	13	\$335,183	\$335,183	\$0	\$4,022,813	\$3,808,114	1,136.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOLDEN RULE INSURANCE COMPANY	1.6%	8	\$33,362,036	\$33,626,383	\$0	\$26,924,563	\$25,660,292	76.3%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	20	\$1,878	\$2,105	\$0	\$3,377	\$-22,705	-1,078.6%
HCC LIFE INSURANCE COMPANY	0.0%	29	\$0	\$0	\$0	\$0	\$-4,481	34.5%
HEALTH CARE SERVICE CORPORATION	0.0%	15	\$105,659	\$105,659	\$0	\$365,535	\$375,477	355.4%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	24.5%	2	\$521,102,097	\$517,072,385	\$0	\$342,948,072	\$368,778,375	71.3%
HUMANA INSURANCE COMPANY	-0.0%	35	\$-8,709	\$-8,709	\$0	\$-4,382	\$-4,378	50.3%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	19	\$2,559	\$2,559	\$0	\$0	\$-4,425	-172.9%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	29	\$0	\$0	\$0	\$33,420	\$0	34.5%
MEDICA CENTRAL INSURANCE COMPANY	1.1%	10	\$23,480,763	\$23,480,763	\$0	\$20,268,449	\$20,298,809	86.4%
MEDICA INSURANCE COMPANY	3.9%	5	\$82,906,537	\$82,906,537	\$0	\$70,123,289	\$61,028,674	73.6%
MUTUAL OF OMAHA INSURANCE COMPANY	0.0%	17	\$6,296	\$6,655	\$0	\$1,233	\$1,505	22.6%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	26	\$398	\$398	\$0	\$1,414	\$1,414	355.3%
NATIONAL HEALTH INSURANCE COMPANY	0.7%	11	\$15,705,810	\$15,684,409	\$0	\$8,499,003	\$7,553,615	48.2%
OSCAR INSURANCE COMPANY	1.2%	9	\$25,941,404	\$25,941,404	\$0	\$16,507,563	\$16,879,770	65.1%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	27	\$231	\$231	\$0	\$4,642	\$5,664	2,451.9%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	21	\$1,558	\$1,569	\$0	\$0	\$0	0.0%
TRUSTMARK INSURANCE COMPANY	0.0%	22	\$1,497	\$1,516	\$0	\$0	\$0	0.0%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	18	\$3,900	\$4,077	\$0	\$600	\$483	11.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED SECURITY INSURANCE COMPANY	0.0%	23	\$1,434	\$1,431	\$0	\$0	\$-33	-2.3%
UNITEDHEALTHCARE INSURANCE COMPANY	3.1%	7	\$66,243,212	\$65,381,903	\$0	\$41,355,701	\$41,319,773	63.2%
TOTAL	100.0%	.	\$2,131,193,439	\$2,104,773,119	\$0	\$1,469,085,374	\$1,559,610,475	74.1%

## INDIVIDUAL: MEDICARE SUPPLEMENT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACCENDO INSURANCE COMPANY	0.3%	37	\$1,696,565	\$1,696,452	\$0	\$1,245,663	\$1,260,229	74.3%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	52	\$779,124	\$595,950	\$0	\$214,297	\$392,592	65.9%
AETNA HEALTH AND LIFE INSURANCE COMPANY	3.7%	9	\$19,852,882	\$19,861,869	\$0	\$17,919,563	\$18,009,948	90.7%
AETNA HEALTH INSURANCE COMPANY	0.1%	61	\$473,434	\$472,869	\$0	\$656,673	\$662,588	140.1%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	108	\$3,340	\$3,340	\$0	\$0	\$43,125	1,291.2%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	111	\$2,495	\$3,208	\$0	\$86	\$108	3.4%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.9%	19	\$4,946,190	\$4,969,586	\$0	\$3,922,696	\$3,894,709	78.4%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	73	\$161,084	\$166,565	\$0	\$161,216	\$168,127	100.9%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.6%	24	\$3,024,451	\$3,367,800	\$0	\$2,185,021	\$2,188,168	65.0%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	121	\$0	\$5,347	\$0	\$0	\$3,613	67.6%
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	81	\$69,173	\$63,892	\$0	\$48,534	\$48,534	76.0%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	114	\$1,667	\$0	\$0	\$0	\$0	15.1%
AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.6%	23	\$3,201,371	\$3,223,467	\$0	\$2,511,257	\$2,538,136	78.7%
AMERICAN REPUBLIC INSURANCE COMPANY	0.5%	25	\$2,719,940	\$2,755,381	\$0	\$2,067,027	\$2,046,319	74.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.3%	41	\$1,638,278	\$1,646,825	\$0	\$1,251,571	\$1,242,529	75.4%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.5%	28	\$2,407,832	\$2,464,337	\$0	\$2,118,800	\$2,066,803	83.9%
ANTHEM INSURANCE COMPANIES INC	1.2%	17	\$6,269,074	\$6,269,074	\$0	\$5,150,738	\$5,478,975	87.4%
ASSURED LIFE ASSOCIATION	0.1%	63	\$374,663	\$374,729	\$0	\$239,888	\$209,675	56.0%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	113	\$1,910	\$1,910	\$0	\$213	\$288	15.1%
BANKERS FIDELITY ASSURANCE COMPANY	0.0%	89	\$46,882	\$0	\$0	\$0	\$0	86.9%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	121	\$0	\$441,442	\$0	\$281,514	\$275,187	62.3%
BANKERS LIFE AND CASUALTY COMPANY	0.3%	43	\$1,593,567	\$1,715,354	\$0	\$1,757,545	\$1,720,934	100.3%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	6.0%	5	\$31,899,467	\$31,899,467	\$0	\$26,365,756	\$26,492,260	83.0%
CAPITOL LIFE INSURANCE COMPANY	0.0%	95	\$18,801	\$20,356	\$0	\$22,830	\$23,026	113.1%
CELTIC INSURANCE COMPANY	0.0%	91	\$32,512	\$32,131	\$0	\$37,760	\$36,585	113.9%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	120	\$115	\$115	\$0	\$0	\$0	0.0%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	86	\$59,599	\$59,856	\$0	\$49,952	\$47,186	78.8%
CHRISTIAN FIDELITY LIFE INSURANCE CO	0.3%	35	\$1,707,783	\$1,773,467	\$0	\$1,536,145	\$1,479,982	83.5%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	3.8%	8	\$20,297,971	\$20,698,095	\$0	\$17,246,813	\$16,729,002	80.8%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.1%	68	\$313,902	\$183,030	\$0	\$82,735	\$180,793	98.8%
COLONIAL PENN LIFE INSURANCE COMPANY	1.6%	16	\$8,420,883	\$8,630,839	\$0	\$6,651,059	\$6,418,031	74.4%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	107	\$4,224	\$0	\$0	\$0	\$0	47.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COMBINED INSURANCE CO OF AMERICA	0.3%	38	\$1,663,139	\$1,713,394	\$0	\$1,588,125	\$1,540,055	89.9%
COMPANION LIFE INSURANCE COMPANY	0.5%	26	\$2,717,045	\$2,847,345	\$0	\$2,249,919	\$2,189,110	76.9%
CONNECTICUT GENERAL LIFE INS CO	0.0%	115	\$1,231	\$1,231	\$0	\$1,747	\$1,747	141.9%
CONTINENTAL GENERAL INSURANCE COMPANY	0.1%	54	\$669,959	\$686,546	\$0	\$544,290	\$529,047	77.1%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.2%	45	\$1,322,607	\$1,319,172	\$0	\$1,588,758	\$1,290,408	97.8%
COUNTRY LIFE INSURANCE COMPANY	0.0%	71	\$202,593	\$201,802	\$0	\$80,208	\$0	0.0%
ELIPS LIFE INSURANCE COMPANY	0.3%	36	\$1,707,766	\$1,700,081	\$0	\$1,512,623	\$1,427,009	83.9%
EPIC LIFE INSURANCE COMPANY THE	0.0%	97	\$14,575	\$12,484	\$0	\$1,985	\$3,783	30.3%
EVEREST REINSURANCE COMPANY	0.4%	32	\$2,055,626	\$2,121,517	\$0	\$1,735,910	\$1,783,607	84.1%
FAMILY LIFE INSURANCE COMPANY	0.0%	88	\$55,758	\$56,371	\$0	\$49,105	\$48,996	86.9%
FEDERAL LIFE INSURANCE COMPANY	0.0%	104	\$7,858	\$7,846	\$0	\$14,184	\$15,347	195.6%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.2%	50	\$883,665	\$883,665	\$0	\$670,456	\$674,136	76.3%
FORETHOUGHT LIFE INSURANCE COMPANY	0.0%	84	\$63,702	\$63,694	\$0	\$53,270	\$52,778	82.9%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	77	\$109,261	\$105,932	\$0	\$54,202	\$53,681	50.7%
GERBER LIFE INSURANCE COMPANY	0.1%	67	\$324,346	\$324,188	\$0	\$188,513	\$199,503	61.5%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.2%	51	\$839,831	\$867,101	\$0	\$644,174	\$655,359	75.6%
GOLDEN RULE INSURANCE COMPANY	0.2%	49	\$885,227	\$886,132	\$0	\$836,911	\$840,593	94.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	70	\$227,297	\$230,947	\$0	\$165,042	\$149,383	64.7%
GPM HEALTH AND LIFE INSURANCE COMPANY	0.1%	64	\$368,896	\$369,082	\$0	\$295,272	\$244,816	66.3%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	92	\$31,484	\$31,335	\$0	\$31,250	\$31,153	99.4%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	80	\$81,372	\$82,359	\$0	\$47,586	\$44,340	53.8%
HEALTH CARE SERVICE CORPORATION	0.3%	40	\$1,658,812	\$1,658,812	\$0	\$2,513,077	\$2,502,118	150.8%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	19.3%	1	\$102,548,146	\$102,550,232	\$0	\$82,545,186	\$82,172,651	80.1%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.1%	69	\$280,917	\$288,538	\$0	\$346,224	\$342,013	118.5%
HUMANA INSURANCE COMPANY	1.8%	14	\$9,436,865	\$9,436,865	\$0	\$7,335,080	\$7,142,576	75.7%
HUMANADENTAL INSURANCE COMPANY	0.9%	20	\$4,657,892	\$4,657,892	\$0	\$4,270,187	\$4,274,939	91.8%
IDEALIFE INSURANCE COMPANY	0.0%	106	\$5,402	\$0	\$0	\$740	\$0	47.6%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	121	\$0	\$0	\$0	\$-19	\$-21	0.0%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.7%	22	\$3,712,397	\$3,802,416	\$0	\$3,101,983	\$2,874,046	75.6%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	102	\$9,910	\$9,910	\$0	\$6,802	\$0	0.0%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	103	\$7,906	\$0	\$0	\$0	\$0	0.0%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.0%	98	\$14,360	\$14,506	\$0	\$39,350	\$41,339	285.0%
LIFESECURE INSURANCE COMPANY	0.0%	118	\$579	\$580	\$0	\$295	\$290	50.0%
LIFESHIELD NATIONAL INSURANCE CO	0.2%	47	\$1,139,923	\$0	\$0	\$399,052	\$0	88.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.3%	33	\$1,814,940	\$1,832,767	\$0	\$1,301,817	\$1,270,728	69.3%
LUMICO LIFE INSURANCE COMPANY	0.8%	21	\$4,033,903	\$4,039,954	\$0	\$3,947,775	\$3,935,932	97.4%
MANHATTAN LIFE INSURANCE COMPANY	1.9%	13	\$10,305,656	\$10,379,163	\$0	\$9,259,516	\$9,137,156	88.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	2.9%	11	\$15,441,767	\$15,407,421	\$0	\$10,543,002	\$11,390,246	73.9%
MANHATTANLIFE OF AMERICA INSURANCE COMPANY	0.0%	116	\$841	\$828	\$0	\$0	\$0	0.0%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	85	\$63,085	\$62,439	\$0	\$31,872	\$29,817	47.8%
MEDICO CORP LIFE INSURANCE COMPANY	4.5%	7	\$23,665,139	\$23,605,055	\$0	\$22,438,752	\$23,709,664	100.4%
MEDICO INSURANCE COMPANY	0.0%	72	\$167,922	\$175,932	\$0	\$169,100	\$175,457	99.7%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	0.3%	42	\$1,601,611	\$1,601,611	\$0	\$1,283,023	\$1,395,006	87.1%
MUTUAL OF OMAHA INSURANCE COMPANY	9.7%	2	\$51,405,899	\$51,769,915	\$0	\$43,201,022	\$40,719,933	78.7%
NASSAU LIFE AND ANNUITY COMPANY	0.1%	66	\$345,488	\$0	\$0	\$249,869	\$0	74.4%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	101	\$11,625	\$0	\$0	\$997	\$0	17.4%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	105	\$6,101	\$7,886	\$0	\$17,023	\$3,750	47.6%
NATIONAL HEALTH INSURANCE COMPANY	4.8%	6	\$25,762,178	\$23,420,507	\$0	\$23,945,380	\$23,488,323	100.3%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	109	\$2,708	\$2,708	\$0	\$0	\$0	0.0%
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.0%	99	\$13,270	\$13,400	\$0	\$13,301	\$13,068	97.5%
NORTH AMERICAN INSURANCE COMPANY	0.1%	55	\$658,827	\$527,343	\$0	\$505,547	\$317,995	60.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OLD AMERICAN INSURANCE COMPANY	0.0%	119	\$440	\$468	\$0	\$291	\$483	103.2%
OLD SURETY LIFE INSURANCE COMPANY	3.2%	10	\$16,796,995	\$16,814,569	\$0	\$12,404,852	\$12,433,770	73.9%
OMAHA INSURANCE COMPANY	7.5%	4	\$39,658,182	\$39,906,305	\$0	\$33,735,601	\$30,070,134	75.4%
OMAHA SUPPLEMENTAL INSURANCE COMPANY	0.0%	78	\$88,805	\$88,749	\$0	\$112,192	\$114,135	128.6%
OXFORD LIFE INSURANCE COMPANY	0.1%	62	\$405,998	\$738,730	\$0	\$339,942	\$667,478	90.4%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.1%	56	\$632,944	\$645,602	\$0	\$601,160	\$462,893	71.7%
PEKIN LIFE INSURANCE COMPANY	0.3%	44	\$1,475,258	\$1,481,309	\$0	\$1,158,862	\$1,154,043	77.9%
PHYSICIANS LIFE INSURANCE COMPANY	0.2%	46	\$1,293,203	\$1,220,353	\$0	\$1,054,353	\$1,084,337	88.9%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.4%	30	\$2,133,028	\$2,149,439	\$0	\$2,057,988	\$2,078,241	96.7%
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	0.0%	100	\$12,290	\$12,290	\$0	\$2,405	\$2,138	17.4%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.1%	65	\$364,383	\$334,702	\$0	\$248,471	\$249,060	74.4%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	87	\$57,649	\$57,649	\$0	\$36,744	\$35,600	61.8%
RESERVE NATIONAL INSURANCE COMPANY	0.1%	59	\$500,437	\$507,432	\$0	\$966,633	\$957,864	188.8%
ROYAL NEIGHBORS OF AMERICA	0.0%	96	\$17,109	\$17,100	\$0	\$4,566	\$4,701	27.5%
S USA LIFE INSURANCE COMPANY INC	0.0%	75	\$138,143	\$135,500	\$0	\$109,156	\$109,046	80.5%
SBLI USA LIFE INSURANCE COMPANY INC	0.1%	53	\$701,611	\$6,563,460	\$0	\$583,010	\$589,179	9.0%
SHELTER LIFE INSURANCE COMPANY	0.0%	90	\$38,767	\$41,950	\$0	\$62,839	\$54,461	129.8%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	93	\$26,117	\$260,690	\$0	\$9,268	\$90,640	34.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SILAC INSURANCE COMPANY	0.2%	48	\$903,373	\$970,968	\$0	\$794,698	\$794,417	81.8%
STANDARD LIFE & CASUALTY INSURANCE COMPANY	0.0%	121	\$0	\$0	\$0	\$402	\$0	62.3%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	60	\$488,293	\$512,666	\$0	\$337,613	\$347,716	67.8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1.6%	15	\$8,487,032	\$8,607,547	\$0	\$7,282,173	\$7,276,650	84.5%
STATE MUTUAL INSURANCE COMPANY	0.0%	83	\$65,248	\$64,870	\$0	\$111,126	\$100,391	154.8%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	82	\$65,914	\$65,914	\$0	\$69,641	\$69,641	105.7%
STERLING LIFE INSURANCE COMPANY	0.3%	39	\$1,660,454	\$1,667,000	\$0	\$1,310,815	\$1,257,306	75.4%
THRIVENT FINANCIAL FOR LUTHERANS	0.5%	27	\$2,438,854	\$2,538,638	\$0	\$417,824	\$2,117,798	83.4%
TIER ONE INSURANCE COMPANY	0.1%	57	\$578,190	\$0	\$0	\$220,250	\$0	71.7%
TRANSAMERICA LIFE INSURANCE COMPANY	7.7%	3	\$40,754,280	\$41,048,243	\$0	\$35,356,661	\$35,585,636	86.7%
TRUSTMARK INSURANCE COMPANY	0.0%	112	\$1,981	\$2,006	\$0	\$1,600	\$1,199	59.8%
UNIFIED LIFE INSURANCE COMPANY	0.1%	58	\$538,642	\$546,824	\$0	\$648,036	\$629,121	115.0%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	110	\$2,536	\$2,570	\$0	\$3,710	\$4,035	157.0%
UNION SECURITY INSURANCE COMPANY	0.0%	121	\$0	\$0	\$0	\$-5,978	\$-5,978	62.3%
UNITED AMERICAN INSURANCE COMPANY	0.4%	31	\$2,095,153	\$2,097,455	\$0	\$1,687,066	\$1,695,292	80.8%
UNITED INSURANCE COMPANY OF AMERICA	0.3%	34	\$1,811,134	\$1,810,831	\$0	\$30,473	\$30,473	1.7%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	76	\$130,211	\$134,591	\$0	\$93,470	\$89,836	66.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED OF OMAHA LIFE INSURANCE COMPANY	2.6%	12	\$13,688,553	\$13,779,572	\$0	\$11,307,865	\$11,001,107	79.8%
UNITED WORLD LIFE INSURANCE COMPANY	0.0%	78	\$88,805	\$88,749	\$0	\$112,192	\$114,135	128.6%
USAA LIFE INSURANCE COMPANY	1.1%	18	\$5,921,967	\$5,922,187	\$0	\$4,658,139	\$4,679,214	79.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.4%	29	\$2,332,047	\$2,314,987	\$0	\$1,502,258	\$1,660,151	71.7%
WESTERN CATHOLIC UNION	0.0%	74	\$149,661	\$148,928	\$0	\$106,126	\$105,612	70.9%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	94	\$22,982	\$27,569	\$0	\$21,567	\$21,542	78.1%
WILCAC LIFE INSURANCE COMPANY	0.0%	117	\$645	\$1,644	\$0	\$509	\$256	15.6%
<b>TOTAL</b>	<b>100.0%</b>	<b>.</b>	<b>\$531,593,800</b>	<b>\$536,505,713</b>	<b>\$0</b>	<b>\$443,101,404</b>	<b>\$438,103,082</b>	<b>81.7%</b>

## INDIVIDUAL: LONG-TERM CARE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ABILITY INSURANCE COMPANY	0.9%	20	\$1,792,418	\$1,792,418	\$0	\$-75,729	\$-75,729	-4.2%
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.0%	70	\$6,477	\$6,477	\$0	\$0	\$0	0.0%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	2.4%	11	\$4,825,095	\$5,094,407	\$0	\$0	\$7,557,884	148.4%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.1%	43	\$228,017	\$236,107	\$0	\$430,764	\$579,181	245.3%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.4%	28	\$880,956	\$726,114	\$0	\$1,145,943	\$1,486,832	204.8%
AMERICAN FIDELITY ASSURANCE COMPANY	0.2%	39	\$313,749	\$321,633	\$0	\$149,430	\$-37,247	-11.6%
AMERICAN GENERAL LIFE INSURANCE CO	0.1%	41	\$233,937	\$244,521	\$0	\$391,630	\$480,309	196.4%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.1%	51	\$124,237	\$126,151	\$0	\$308,982	\$293,754	232.9%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	76	\$117	\$117	\$0	\$0	\$8,700	7,435.9%
AMERICAN REPUBLIC INSURANCE COMPANY	0.1%	46	\$166,471	\$166,505	\$0	\$63,878	\$884	0.5%
ASSURITY LIFE INSURANCE COMPANY	0.0%	59	\$33,463	\$33,460	\$0	\$0	\$0	0.0%
AUTO OWNERS LIFE INSURANCE COMPANY	0.3%	35	\$517,098	\$520,864	\$0	\$63,314	\$1,130,291	217.0%
BANKERS LIFE AND CASUALTY COMPANY	7.7%	4	\$15,221,595	\$16,747,431	\$0	\$19,526,028	\$20,908,670	124.8%
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.1%	42	\$229,957	\$229,957	\$0	\$130,514	\$356,152	154.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	0.2%	37	\$429,288	\$439,495	\$0	\$966,058	\$966,058	219.8%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.6%	23	\$1,217,845	\$1,584,539	\$0	\$2,740,417	\$2,794,974	176.4%
CATHOLIC ORDER OF FORESTERS	0.0%	57	\$42,887	\$42,887	\$0	\$0	\$0	0.0%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	72	\$1,815	\$1,882	\$0	\$33,143	\$31,871	1,693.5%
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	63	\$20,299	\$20,305	\$0	\$68,525	\$236,287	1,163.7%
CMFG LIFE INSURANCE COMPANY	0.7%	22	\$1,291,439	\$1,286,697	\$0	\$636,205	\$694,447	54.0%
COMBINED INSURANCE CO OF AMERICA	0.0%	61	\$21,604	\$22,271	\$0	\$67,230	\$58,403	262.2%
CONTINENTAL CASUALTY COMPANY	1.7%	16	\$3,260,286	\$3,324,220	\$0	\$14,310,718	\$18,082,990	544.0%
CONTINENTAL GENERAL INSURANCE COMPANY	0.8%	21	\$1,572,253	\$1,688,993	\$0	\$2,074,461	\$4,437,915	262.8%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0%	58	\$36,956	\$37,948	\$0	\$91,987	\$107,347	282.9%
COUNTRY LIFE INSURANCE COMPANY	0.3%	32	\$662,686	\$676,765	\$0	\$179,445	\$0	0.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.1%	48	\$138,894	\$144,769	\$0	\$1,613,041	\$1,613,041	1,114.2%
FORETHOUGHT LIFE INSURANCE COMPANY	0.5%	26	\$975,645	\$0	\$0	\$0	\$0	324.8%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	60	\$29,871	\$48,690	\$0	\$208,821	\$-423,068	-868.9%
GENWORTH LIFE INSURANCE COMPANY	21.1%	1	\$41,644,930	\$42,118,535	\$0	\$43,831,919	\$46,753,344	111.0%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.3%	34	\$568,520	\$581,563	\$0	\$1,150,765	\$-128,285	-22.1%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.0%	66	\$14,207	\$14,930	\$0	\$383,861	\$262,233	1,756.4%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.1%	45	\$200,120	\$194,117	\$0	\$1,570,540	\$1,350,664	695.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	56	\$61,063	\$62,065	\$0	\$472,799	\$866,186	1,395.6%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	11.2%	2	\$22,098,462	\$22,311,275	\$0	\$24,194,544	\$28,386,729	127.2%
KNIGHTS OF COLUMBUS	2.3%	12	\$4,468,322	\$0	\$0	\$2,115,603	\$0	148.4%
LIFESECURE INSURANCE COMPANY	0.4%	29	\$807,306	\$805,553	\$0	\$75,981	\$424,667	52.7%
LINCOLN BENEFIT LIFE COMPANY	0.6%	24	\$1,177,250	\$1,177,250	\$0	\$4,982,832	\$4,982,832	423.3%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.0%	54	\$79,183	\$84,233	\$0	\$94,121	\$501,405	595.3%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	67	\$11,355	\$11,587	\$0	\$0	\$-293	-2.5%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	73	\$1,703	\$1,332	\$0	\$21,480	\$12,406	931.4%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	1.2%	17	\$2,300,494	\$2,314,565	\$0	\$1,303,750	\$3,904,932	168.7%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.1%	52	\$103,052	\$117,267	\$0	\$65,195	\$57,504	49.0%
MEDAMERICA INSURANCE COMPANY	0.4%	27	\$886,836	\$935,303	\$0	\$651,184	\$650,350	69.5%
MEDICO INSURANCE COMPANY	0.0%	69	\$7,129	\$7,147	\$0	\$0	\$0	0.0%
METROPOLITAN LIFE INSURANCE COMPANY	4.8%	6	\$9,397,241	\$9,220,254	\$0	\$5,137,775	\$3,746,579	40.6%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	64	\$19,889	\$20,089	\$0	\$12,510	\$-16,437	-81.8%
MINNESOTA LIFE INSURANCE COMPANY	0.0%	55	\$73,992	\$73,436	\$0	\$0	\$0	0.0%
MUTUAL OF OMAHA INSURANCE COMPANY	6.1%	5	\$12,038,247	\$11,895,553	\$0	\$6,435,777	\$7,606,566	63.9%
NASSAU LIFE AND ANNUITY COMPANY	0.1%	47	\$154,207	\$0	\$0	\$940,929	\$0	0.5%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	62	\$20,516	\$0	\$0	\$125,710	\$0	262.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.3%	33	\$570,866	\$741,780	\$0	\$0	\$0	0.0%
NEW YORK LIFE INSURANCE COMPANY	3.2%	10	\$6,218,614	\$6,175,324	\$641	\$2,523,319	\$3,191,235	51.7%
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	9.6%	3	\$18,848,598	\$19,507,009	\$0	\$4,612,765	\$10,039,583	51.5%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.4%	31	\$732,097	\$766,202	\$0	\$764,703	\$471,781	61.6%
PRINCIPAL LIFE INSURANCE COMPANY	0.1%	50	\$127,402	\$132,414	\$0	\$437,720	\$513,931	388.1%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.2%	38	\$367,127	\$389,146	\$0	\$234,724	\$268,878	69.1%
RIVERSOURCE LIFE INSURANCE COMPANY	1.7%	15	\$3,421,265	\$3,893,157	\$0	\$7,054,580	\$7,059,527	181.3%
SILAC INSURANCE COMPANY	1.9%	13	\$3,799,546	\$3,959,763	\$0	\$6,583,441	\$6,578,354	166.1%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	68	\$11,079	\$16,749	\$0	\$124,535	\$104,306	622.8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4.2%	7	\$8,182,423	\$8,274,009	\$0	\$6,815,146	\$10,087,440	121.9%
STATE LIFE INSURANCE COMPANY	0.3%	36	\$502,898	\$511,772	\$0	\$1,435,225	\$2,469,009	482.4%
STATE MUTUAL INSURANCE COMPANY	0.0%	71	\$3,323	\$3,075	\$0	\$47,120	\$45,160	1,468.6%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.1%	49	\$130,005	\$138,172	\$0	\$585,111	\$-98,665	-71.4%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	1.8%	14	\$3,472,034	\$3,429,930	\$0	\$3,229,190	\$4,867,723	141.9%
THRIVENT FINANCIAL FOR LUTHERANS	3.6%	9	\$7,078,715	\$7,121,484	\$0	\$10,440,641	\$11,405,770	160.2%
TIAA—CREF LIFE INSURANCE COMPANY	0.0%	53	\$89,195	\$89,990	\$0	\$119,851	\$271,102	301.3%
TRANSAMERICA LIFE INSURANCE COMPANY	3.6%	8	\$7,110,652	\$7,831,319	\$0	\$12,396,794	\$10,193,602	130.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION SECURITY INSURANCE COMPANY	0.6%	25	\$1,084,408	\$1,231,472	\$0	\$4,000,253	\$4,000,253	324.8%
UNITED AMERICAN INSURANCE COMPANY	0.1%	44	\$205,315	\$205,541	\$0	\$629,364	\$632,433	307.7%
UNITED LIFE INSURANCE COMPANY	0.0%	74	\$1,348	\$1,348	\$0	\$0	\$0	0.0%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	75	\$470	\$470	\$0	\$0	\$66,412	14,130.2%
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.0%	18	\$1,917,357	\$1,856,329	\$0	\$370,598	\$314,455	16.9%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.4%	30	\$747,079	\$758,112	\$0	\$520,064	\$620,589	81.9%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.9%	19	\$1,815,713	\$2,118,743	\$0	\$7,140,427	\$7,968,378	376.1%
WASHINGTON NATIONAL INSURANCE COMPANY	0.1%	40	\$288,002	\$337,968	\$0	\$684,900	\$408,665	120.9%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	65	\$16,414	\$16,151	\$0	\$0	\$0	0.0%
TOTAL	100.0%	.	\$197,151,324	\$197,019,106	\$641	\$209,442,551	\$242,131,249	122.9%

## INDIVIDUAL: SPECIFIED DISEASE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	24.5%	1	\$25,699,706	\$25,982,769	\$0	\$13,092,222	\$11,972,663	46.1%
AMERICAN FIDELITY ASSURANCE COMPANY	5.6%	6	\$5,896,406	\$5,869,880	\$0	\$2,404,371	\$2,580,130	44.0%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	96	\$0	\$174,231	\$0	\$0	\$-9,053	-5.2%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	89	\$192	\$230	\$0	\$0	\$0	0.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.9%	17	\$920,756	\$921,555	\$0	\$695,310	\$692,268	75.1%
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	91	\$150	\$150	\$0	\$0	\$0	0.0%
AMERICAN INCOME LIFE INSURANCE CO	0.6%	21	\$644,177	\$645,078	\$0	\$94,467	\$229,084	35.5%
AMERICAN NATIONAL INSURANCE COMPANY	0.1%	37	\$80,306	\$79,959	\$0	\$72,517	\$52,461	65.6%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	46	\$27,655	\$27,669	\$0	\$0	\$0	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	48	\$18,390	\$18,401	\$0	\$0	\$674	3.7%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	74	\$1,509	\$1,509	\$0	\$0	\$0	0.0%
ASSURITY LIFE INSURANCE COMPANY	0.1%	32	\$119,603	\$121,077	\$0	\$333,907	\$329,716	272.3%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	84	\$551	\$551	\$0	\$37,829	\$37,829	6,865.5%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	96	\$0	\$69,137	\$0	\$41,118	\$41,187	59.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BANKERS LIFE AND CASUALTY COMPANY	1.2%	14	\$1,238,443	\$1,166,434	\$0	\$406,268	\$481,297	41.3%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	94	\$40	\$40	\$0	\$0	\$0	0.0%
CANADA LIFE ASSURANCE COMPANY	0.0%	59	\$7,325	\$7,325	\$0	\$24,271	\$24,271	331.3%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	81	\$741	\$741	\$0	\$533	\$533	71.9%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	76	\$1,325	\$1,325	\$0	\$0	\$-41	-3.1%
CHESAPEAKE LIFE INSURANCE COMPANY THE	2.2%	11	\$2,345,676	\$2,350,115	\$0	\$966,250	\$1,069,626	45.5%
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	92	\$94	\$95	\$0	\$0	\$0	0.0%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	3.3%	8	\$3,471,116	\$3,486,794	\$0	\$2,177,377	\$2,034,402	58.3%
COMBINED INSURANCE CO OF AMERICA	1.2%	15	\$1,237,716	\$1,248,833	\$0	\$1,822,952	\$2,197,937	176.0%
CONTINENTAL GENERAL INSURANCE COMPANY	0.1%	31	\$156,066	\$159,745	\$0	\$47,743	\$15,133	9.5%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	1.4%	13	\$1,434,955	\$1,431,818	\$0	\$1,201,385	\$641,126	44.8%
EMC NATIONAL LIFE COMPANY	0.0%	61	\$5,978	\$0	\$0	\$0	\$0	-36.4%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	6.9%	4	\$7,285,993	\$7,286,478	\$0	\$2,269,999	\$2,386,759	32.8%
FAMILY LIFE INSURANCE COMPANY	0.0%	65	\$4,396	\$4,378	\$0	\$0	\$0	0.0%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	14.1%	3	\$14,748,304	\$14,797,657	\$0	\$4,456,899	\$3,999,646	27.0%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	88	\$274	\$261	\$0	\$0	\$0	0.0%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	60	\$7,275	\$7,598	\$0	\$3,522	\$-2,768	-36.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOLDEN RULE INSURANCE COMPANY	0.5%	23	\$502,110	\$502,182	\$0	\$20,012	\$24,467	4.9%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	77	\$911	\$911	\$0	\$0	\$0	0.0%
GUARANTEE TRUST LIFE INSURANCE COMPANY	2.7%	9	\$2,830,392	\$2,870,296	\$0	\$2,406,047	\$2,332,285	81.3%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.1%	36	\$85,083	\$85,589	\$0	\$47,439	\$42,700	49.9%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	87	\$400	\$400	\$0	\$0	\$0	0.0%
HUMANA INSURANCE COMPANY	0.0%	67	\$4,181	\$4,181	\$0	\$0	\$-589	-14.1%
HUMANADENTAL INSURANCE COMPANY	0.0%	75	\$1,362	\$1,357	\$0	\$0	\$95	7.0%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	62	\$5,265	\$5,073	\$0	\$300	\$300	5.9%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	55	\$12,356	\$12,827	\$0	\$0	\$-508	-4.0%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	78	\$900	\$900	\$0	\$0	\$0	0.0%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	71	\$2,497	\$0	\$0	\$0	\$0	31.3%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	3.5%	7	\$3,683,475	\$4,122,319	\$0	\$1,254,251	\$1,348,393	32.7%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.0%	94	\$40	\$40	\$0	\$0	\$0	0.0%
LIFESECURE INSURANCE COMPANY	0.0%	50	\$17,843	\$17,818	\$0	\$10,070	\$18,534	104.0%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	54	\$12,879	\$0	\$0	\$375	\$0	78.9%
LOYAL AMERICAN LIFE INSURANCE COMPANY	1.8%	12	\$1,931,623	\$1,967,467	\$0	\$775,472	\$796,867	40.5%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	83	\$611	\$715	\$0	\$7,749	\$8,135	1,137.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	1.1%	16	\$1,144,297	\$1,110,772	\$0	\$665,300	\$643,201	57.9%
MEDICO CORP LIFE INSURANCE COMPANY	0.0%	56	\$10,534	\$10,535	\$0	\$7,850	\$9,050	85.9%
MEDICO INSURANCE COMPANY	0.1%	34	\$113,406	\$113,820	\$0	\$15,000	\$-3,146	-2.8%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	68	\$3,771	\$3,771	\$0	\$0	\$9	0.2%
MUTUAL OF OMAHA INSURANCE COMPANY	2.3%	10	\$2,429,102	\$2,430,745	\$0	\$1,052,240	\$989,057	40.7%
NASSAU LIFE AND ANNUITY COMPANY	0.0%	42	\$37,953	\$0	\$7,134	\$0	\$0	30.1%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	57	\$9,283	\$0	\$0	\$11,934	\$0	85.9%
NATIONAL CASUALTY COMPANY	0.0%	92	\$94	\$94	\$0	\$0	\$0	0.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	49	\$18,359	\$17,777	\$0	\$2,547	\$2,547	14.3%
NATIONAL HEALTH INSURANCE COMPANY	0.8%	19	\$789,639	\$814,187	\$0	\$157,811	\$169,733	20.8%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.8%	18	\$874,389	\$870,145	\$0	\$478,409	\$491,310	56.5%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	66	\$4,223	\$4,223	\$0	\$22,293	\$22,293	527.9%
OLD AMERICAN INSURANCE COMPANY	0.0%	80	\$762	\$992	\$0	\$0	\$-84	-8.5%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.0%	45	\$33,923	\$34,926	\$0	\$16,424	\$15,163	43.4%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	73	\$1,517	\$1,508	\$0	\$0	\$0	0.0%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.6%	22	\$609,315	\$608,742	\$0	\$128,006	\$94,739	15.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHYSICIANS MUTUAL INSURANCE COMPANY	0.1%	39	\$62,834	\$62,629	\$0	\$39,786	\$7,996	12.8%
PROFESSIONAL INSURANCE COMPANY	0.0%	58	\$8,992	\$9,291	\$0	\$0	\$0	0.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.2%	29	\$159,050	\$166,373	\$0	\$259,553	\$187,423	112.7%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	30	\$157,063	\$153,652	\$0	\$27,325	\$26,645	17.3%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	51	\$16,600	\$16,800	\$0	\$0	\$232,587	1,384.4%
RESERVE NATIONAL INSURANCE COMPANY	0.6%	20	\$649,720	\$644,439	\$0	\$478,973	\$486,962	75.6%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	85	\$507	\$534	\$0	\$0	\$0	0.0%
SILAC INSURANCE COMPANY	0.0%	41	\$39,635	\$43,028	\$0	\$12,788	\$12,935	30.1%
STANDARD LIFE & CASUALTY INSURANCE COMPANY	0.0%	43	\$36,014	\$36,124	\$0	\$0	\$0	0.0%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	35	\$92,984	\$97,151	\$0	\$7,935	\$395	0.4%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	79	\$828	\$801	\$0	\$0	\$0	0.0%
STATE MUTUAL INSURANCE COMPANY	5.7%	5	\$5,959,933	\$5,908,576	\$0	\$1,264,515	\$1,211,911	20.5%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	53	\$14,001	\$14,001	\$0	\$11,040	\$11,040	78.9%
STERLING LIFE INSURANCE COMPANY	0.0%	44	\$35,772	\$35,901	\$0	\$5,308	\$2,891	8.1%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.0%	70	\$3,216	\$3,216	\$0	\$1,007	\$1,007	31.3%
THE RELIABLE LIFE INSURANCE COMPANY	0.2%	27	\$209,072	\$208,404	\$0	\$15,251	\$22,106	10.6%
TIER ONE INSURANCE COMPANY	0.2%	25	\$262,132	\$0	\$0	\$25,491	\$0	47.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRANSAMERICA LIFE INSURANCE COMPANY	0.2%	26	\$221,058	\$222,370	\$0	\$778,428	\$577,561	259.7%
TRUSTMARK INSURANCE COMPANY	0.0%	72	\$2,075	\$2,102	\$0	\$100	\$75	3.6%
UNIFIED LIFE INSURANCE COMPANY	0.0%	47	\$21,756	\$21,932	\$0	\$1,920	\$-2,439	-11.1%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	63	\$5,100	\$5,065	\$0	\$0	\$0	0.0%
UNITED AMERICAN INSURANCE COMPANY	0.2%	28	\$186,657	\$186,862	\$0	\$157,959	\$158,729	84.9%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	96	\$0	\$163	\$0	\$0	\$-494	-303.1%
UNITED HOME LIFE INSURANCE COMPANY	0.0%	82	\$657	\$657	\$0	\$0	\$0	0.0%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	90	\$187	\$194	\$0	\$106,789	\$106,789	55,045.9%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.1%	38	\$76,081	\$77,065	\$0	\$42,783	\$43,755	56.8%
UNITED SECURITY INSURANCE COMPANY	0.0%	64	\$4,916	\$4,822	\$0	\$0	\$0	0.0%
USABLE LIFE	0.0%	40	\$45,197	\$45,197	\$0	\$23,287	\$23,287	51.5%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	69	\$3,757	\$3,757	\$0	\$0	\$0	0.0%
WASHINGTON NATIONAL INSURANCE COMPANY	14.8%	2	\$15,570,613	\$15,658,708	\$0	\$9,244,573	\$8,500,676	54.3%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.3%	24	\$360,878	\$360,871	\$0	\$163,103	\$169,633	47.0%
WILCAC LIFE INSURANCE COMPANY	0.1%	33	\$116,223	\$116,570	\$0	\$51,333	\$78,771	67.6%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	86	\$464	\$389	\$0	\$0	\$0	0.0%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	52	\$14,247	\$14,019	\$2,866	\$20,000	\$20,073	143.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TOTAL	100.0%	.	\$104,865,832	\$105,597,808	\$10,000	\$49,967,716	\$47,659,745	45.1%

## INDIVIDUAL:

### ACCIDENT ONLY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AAA LIFE INSURANCE COMPANY	0.1%	32	\$106,732	\$107,149	\$0	\$16,650	\$16,650	15.5%
AMALGAMATED LIFE INSURANCE COMPANY	0.0%	48	\$15,091	\$15,091	\$0	\$314	\$656	4.3%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	104	\$72	\$72	\$0	\$0	\$-51	-70.8%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	32.5%	1	\$26,207,873	\$26,434,590	\$0	\$11,684,067	\$12,064,288	45.6%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	87	\$780	\$780	\$0	\$0	\$0	0.0%
AMERICAN FIDELITY ASSURANCE COMPANY	3.6%	7	\$2,878,320	\$2,859,643	\$0	\$1,089,261	\$1,104,583	38.6%
AMERICAN GENERAL LIFE INSURANCE CO	1.1%	15	\$848,215	\$663,031	\$0	\$117,822	\$-41,405	-6.2%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	84	\$1,004	\$1,384	\$0	\$0	\$0	0.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.2%	28	\$180,283	\$178,902	\$0	\$43,186	\$50,669	28.3%
AMERICAN HOME ASSURANCE COMPANY	0.0%	77	\$1,650	\$1,647	\$0	\$0	\$0	0.0%
AMERICAN INCOME LIFE INSURANCE CO	1.9%	11	\$1,543,152	\$1,543,539	\$0	\$183,680	\$326,482	21.2%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	93	\$487	\$508	\$0	\$0	\$0	0.0%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	57	\$6,693	\$6,702	\$0	\$388	\$388	5.8%
ARCH INSURANCE COMPANY	0.0%	39	\$39,886	\$34,912	\$0	\$244	\$4,479	12.8%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	63	\$4,604	\$5,511	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ASSURITY LIFE INSURANCE COMPANY	0.1%	36	\$63,302	\$64,154	\$0	\$5,928	\$5,928	9.2%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	95	\$293	\$293	\$0	\$0	\$0	0.0%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	73	\$2,270	\$2,442	\$0	\$840	\$840	34.4%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	106	\$11	\$11	\$0	\$0	\$0	0.0%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	108	\$0	\$938	\$0	\$0	\$-82	-8.7%
BANKERS LIFE AND CASUALTY COMPANY	0.0%	69	\$2,721	\$2,845	\$0	\$25	\$-49	-1.7%
BANNER LIFE INSURANCE COMPANY	0.3%	26	\$211,496	\$211,496	\$0	\$0	\$0	0.0%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	25.3%	2	\$20,424,354	\$20,435,119	\$0	\$12,811,836	\$13,581,357	66.5%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1%	38	\$52,487	\$53,208	\$0	\$6,219	\$6,979	13.1%
CATHOLIC ORDER OF FORESTERS	0.0%	83	\$1,010	\$1,010	\$0	\$0	\$0	0.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	2.0%	10	\$1,601,247	\$1,600,426	\$0	\$285,463	\$350,963	21.9%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	95	\$293	\$297	\$0	\$0	\$0	0.0%
CMFG LIFE INSURANCE COMPANY	0.0%	66	\$3,875	\$3,875	\$0	\$0	\$35	0.9%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	4.4%	4	\$3,546,234	\$3,553,483	\$0	\$873,386	\$854,318	24.0%
COMBINED INSURANCE CO OF AMERICA	1.2%	14	\$971,066	\$985,998	\$0	\$197,307	\$230,869	23.4%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	60	\$5,071	\$6,072	\$0	\$0	\$-861	-14.2%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.0%	40	\$39,058	\$40,679	\$0	\$0	\$0	0.0%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	68	\$3,185	\$3,159	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	81	\$1,078	\$1,078	\$0	\$0	\$0	0.0%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	4.6%	3	\$3,709,689	\$3,709,936	\$0	\$565,806	\$586,240	15.8%
FAMILY LIFE INSURANCE COMPANY	0.0%	85	\$856	\$852	\$0	\$0	\$0	0.0%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	103	\$120	\$140	\$0	\$0	\$0	0.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.5%	19	\$436,275	\$438,511	\$0	\$8,257	\$8,257	1.9%
FEDERAL INSURANCE COMPANY	0.3%	25	\$221,650	\$221,650	\$0	\$0	\$0	0.0%
FEDERAL LIFE INSURANCE COMPANY	0.0%	101	\$149	\$143	\$0	\$0	\$0	0.0%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	3.8%	6	\$3,085,420	\$3,088,507	\$0	\$794,732	\$421,862	13.7%
GERBER LIFE INSURANCE COMPANY	0.5%	21	\$374,872	\$374,690	\$0	\$0	\$0	0.0%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.9%	16	\$696,635	\$723,435	\$0	\$409,123	\$409,680	56.6%
GOLDEN RULE INSURANCE COMPANY	1.4%	13	\$1,116,922	\$1,121,175	\$0	\$222,940	\$234,488	20.9%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.5%	20	\$418,643	\$440,628	\$0	\$210,878	\$157,791	35.8%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	59	\$5,528	\$5,554	\$0	\$1,245	\$1,245	22.4%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	102	\$142	\$142	\$0	\$0	\$0	0.0%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	41	\$34,106	\$33,488	\$0	\$6,890	\$3,044	9.1%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	47	\$16,294	\$16,294	\$0	\$669	\$-25,926	-159.1%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	62	\$4,996	\$0	\$0	\$0	\$0	-4.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIBERTY NATIONAL LIFE INSURANCE COMPANY	1.7%	12	\$1,374,559	\$1,537,781	\$0	\$376,613	\$613,187	39.9%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	53	\$9,490	\$12,085	\$0	\$0	\$0	0.0%
LIFESECURE INSURANCE COMPANY	0.1%	33	\$99,324	\$100,154	\$0	\$84,339	\$84,151	84.0%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	44	\$23,749	\$0	\$0	\$0	\$0	170.7%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.0%	42	\$30,317	\$30,317	\$0	\$0	\$0	0.0%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	90	\$639	\$0	\$0	\$0	\$0	0.0%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.1%	35	\$76,207	\$79,549	\$0	\$246,022	\$153,473	192.9%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.7%	17	\$592,489	\$595,753	\$0	\$60,207	\$69,946	11.7%
LUMICO LIFE INSURANCE COMPANY	0.0%	46	\$20,685	\$20,716	\$0	\$0	\$0	0.0%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	94	\$303	\$0	\$0	\$0	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.1%	31	\$114,564	\$111,208	\$0	\$5,044	\$4,877	4.4%
MEDICO INSURANCE COMPANY	0.0%	61	\$5,043	\$5,090	\$0	\$0	\$-209	-4.1%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	49	\$14,997	\$14,997	\$0	\$0	\$0	0.0%
MINNESOTA LIFE INSURANCE COMPANY	0.0%	65	\$3,944	\$3,944	\$0	\$0	\$0	0.0%
MUTUAL OF OMAHA INSURANCE COMPANY	2.3%	8	\$1,860,479	\$1,863,114	\$0	\$573,107	\$589,444	31.6%
NASSAU LIFE AND ANNUITY COMPANY	0.1%	34	\$77,352	\$0	\$14,540	\$0	\$0	84.0%
NATIONAL CASUALTY COMPANY	0.0%	100	\$165	\$186	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	79	\$1,503	\$1,440	\$0	\$0	\$0	0.0%
NATIONAL HEALTH INSURANCE COMPANY	2.3%	9	\$1,850,274	\$1,850,168	\$0	\$247,450	\$161,867	8.7%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.2%	27	\$195,977	\$195,713	\$0	\$58,868	\$59,603	30.5%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	70	\$2,624	\$2,198	\$0	\$0	\$0	0.0%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	107	\$7	\$7	\$0	\$0	\$0	0.0%
OLD AMERICAN INSURANCE COMPANY	0.0%	72	\$2,364	\$2,564	\$0	\$0	\$58	2.3%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	80	\$1,469	\$1,469	\$0	\$310	\$310	21.1%
PAN—AMERICAN LIFE INSURANCE COMPANY	0.0%	64	\$4,253	\$4,338	\$0	\$0	\$0	0.0%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	76	\$1,873	\$1,863	\$0	\$0	\$0	0.0%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.0%	45	\$23,631	\$27,407	\$0	\$308,749	\$307,360	1,121.5%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.4%	23	\$354,042	\$354,514	\$0	\$71,916	\$72,354	20.4%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.0%	50	\$11,876	\$11,854	\$0	\$7,520	\$1,118	9.4%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.2%	30	\$165,872	\$159,912	\$0	\$7,450	\$6,978	4.4%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	97	\$271	\$271	\$0	\$0	\$0	0.0%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.0%	67	\$3,375	\$3,375	\$0	\$0	\$0	0.0%
RESERVE NATIONAL INSURANCE COMPANY	0.6%	18	\$493,586	\$501,462	\$0	\$199,737	\$178,128	35.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	99	\$197	\$206	\$0	\$0	\$0	0.0%
STANDARD LIFE & CASUALTY INSURANCE COMPANY	0.0%	92	\$550	\$552	\$0	\$0	\$0	0.0%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	58	\$6,591	\$6,974	\$0	\$0	\$−230	−3.3%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.3%	24	\$234,621	\$234,621	\$0	\$1,781	\$0	0.0%
THE RELIABLE LIFE INSURANCE COMPANY	0.0%	43	\$26,515	\$26,430	\$0	\$31,138	\$45,121	170.7%
THE TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	0.0%	51	\$11,514	\$13,333	\$0	\$5,387	\$5,731	43.0%
TIER ONE INSURANCE COMPANY	0.4%	22	\$360,278	\$0	\$0	\$83,751	\$0	0.0%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	98	\$268	\$272	\$0	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	0.2%	29	\$179,119	\$182,154	\$0	\$13,593	\$10,845	6.0%
TRAVELERS INDEMNITY COMPANY	0.0%	108	\$0	\$95	\$0	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	108	\$0	\$0	\$0	\$0	\$−12,551	0.0%
TRUSTMARK INSURANCE COMPANY	0.0%	75	\$2,089	\$2,116	\$0	\$200	\$150	7.1%
UNIFIED LIFE INSURANCE COMPANY	0.0%	78	\$1,619	\$1,693	\$0	\$32,500	\$32,435	1,915.8%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	74	\$2,157	\$2,142	\$0	\$0	\$0	0.0%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	86	\$797	\$810	\$0	\$0	\$−30	−3.7%
UNION SECURITY INSURANCE COMPANY	0.0%	105	\$19	\$0	\$0	\$0	\$0	−70.8%
UNITED AMERICAN INSURANCE COMPANY	0.0%	54	\$9,199	\$9,209	\$0	\$0	\$0	0.0%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	52	\$9,968	\$10,544	\$0	\$6,500	\$6,173	58.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED INSURANCE COMPANY OF AMERICA	0.0%	82	\$1,022	\$1,057	\$0	\$564,457	\$564,457	53,401.8%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	88	\$708	\$708	\$0	\$0	\$0	0.0%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	91	\$570	\$573	\$0	\$0	\$-1	-0.2%
USABLE LIFE	0.0%	56	\$7,878	\$7,878	\$0	\$575	\$575	7.3%
WASHINGTON NATIONAL INSURANCE COMPANY	4.2%	5	\$3,396,118	\$3,382,989	\$0	\$1,498,970	\$1,487,856	44.0%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.1%	37	\$55,968	\$55,967	\$0	\$15,634	\$16,260	29.1%
WILCAC LIFE INSURANCE COMPANY	0.0%	55	\$8,830	\$8,887	\$0	\$0	\$391	4.4%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	71	\$2,436	\$2,037	\$0	\$0	\$0	0.0%
WYSH LIFE AND HEALTH INSURANCE COMPANY	0.0%	89	\$644	\$644	\$0	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>	<b>.</b>	<b>\$80,623,168</b>	<b>\$80,440,529</b>	<b>\$14,540</b>	<b>\$34,038,974</b>	<b>\$34,813,544</b>	<b>43.3%</b>

## INDIVIDUAL: DISABILITY INCOME

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMALGAMATED LIFE INSURANCE COMPANY	0.1%	32	\$94,678	\$94,678	\$0	\$21,669	\$272,404	287.7%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	105	\$239	\$239	\$0	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	16.8%	2	\$18,957,889	\$19,105,490	\$0	\$6,640,963	\$6,156,112	32.2%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	101	\$321	\$334	\$0	\$0	\$0	0.0%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	96	\$481	\$481	\$0	\$0	\$-7	-1.5%
AMERICAN GENERAL LIFE INSURANCE CO	0.1%	30	\$128,605	\$133,229	\$0	\$514,429	\$352,163	264.3%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.2%	26	\$266,065	\$265,673	\$0	\$61,010	\$50,009	18.8%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	68	\$4,617	\$4,349	\$0	\$1,560	\$1,612	37.1%
AMERICAN STATES INSURANCE COMPANY	0.0%	93	\$622	\$1,681	\$0	\$1,800	\$-6,542	-389.2%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	53	\$23,601	\$22,526	\$0	\$0	\$0	0.0%
AMERITAS LIFE INSURANCE CORP	2.2%	9	\$2,433,763	\$2,515,024	\$0	\$683,816	\$982,196	39.1%
ASSURITY LIFE INSURANCE COMPANY	0.6%	17	\$715,772	\$714,499	\$0	\$316,297	\$348,683	48.8%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	59	\$10,225	\$10,225	\$0	\$6,158	\$6,158	60.2%
ATHENE ANNUITY AND LIFE COMPANY	0.0%	92	\$703	\$749	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AUGUSTAR LIFE ASSURANCE CORPORATION	0.7%	16	\$757,546	\$754,946	\$0	\$419,165	\$415,698	55.1%
AUGUSTAR LIFE INSURANCE COMPANY	0.1%	33	\$90,999	\$91,242	\$0	\$115,984	\$116,757	128.0%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	39	\$54,148	\$54,530	\$0	\$11,854	\$141,231	259.0%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	115	\$0	\$3,330	\$0	\$0	\$-7	-0.2%
BANKERS LIFE AND CASUALTY COMPANY	0.0%	44	\$35,963	\$39,475	\$0	\$48,254	\$-136,123	-344.8%
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	7.5%	5	\$8,450,831	\$8,274,835	\$0	\$2,278,474	\$13,338,866	161.2%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	64	\$6,375	\$6,360	\$0	\$0	\$0	0.0%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	62	\$7,095	\$7,834	\$0	\$57,252	\$16,060	205.0%
CANADA LIFE ASSURANCE COMPANY	0.0%	56	\$17,581	\$17,581	\$0	\$58,251	\$58,251	331.3%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.0%	58	\$11,382	\$11,467	\$0	\$0	\$-28	-0.2%
CENTRE LIFE INSURANCE COMPANY	0.1%	37	\$67,664	\$68,715	\$0	\$16,800	\$3,417	5.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.1%	38	\$64,163	\$64,747	\$0	\$5,158	\$-27,295	-42.2%
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	57	\$14,477	\$14,801	\$0	\$0	\$0	0.0%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2.9%	8	\$3,237,625	\$3,267,426	\$0	\$1,200,943	\$1,157,525	35.4%
COMBINED INSURANCE CO OF AMERICA	0.3%	22	\$385,589	\$392,095	\$0	\$88,353	\$8,287	2.1%
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	0.0%	82	\$1,984	\$1,984	\$0	\$100	\$0	0.0%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	112	\$57	\$57	\$0	\$-1,383	\$-1,383	-2,426.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONNECTICUT GENERAL LIFE INS CO	0.0%	49	\$26,603	\$27,999	\$0	\$421,130	\$-442,691	-1,581.1%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	65	\$6,365	\$7,066	\$0	\$0	\$-30,256	-428.2%
COUNTRY LIFE INSURANCE COMPANY	0.2%	29	\$172,670	\$172,079	\$0	\$181,933	\$0	0.0%
ELIPS LIFE INSURANCE COMPANY	0.0%	90	\$909	\$905	\$0	\$212,729	\$200,689	22,175.6%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.1%	34	\$89,629	\$93,349	\$0	\$1,095,336	\$1,095,336	1,173.4%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.0%	61	\$8,025	\$8,320	\$0	\$7,200	\$7,200	86.5%
FEDERAL LIFE INSURANCE COMPANY	0.0%	102	\$305	\$278	\$0	\$0	\$0	0.0%
FEDERATED LIFE INSURANCE COMPANY	1.3%	12	\$1,432,829	\$1,468,177	\$0	\$409,451	\$2,058,837	140.2%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	70	\$4,081	\$4,081	\$0	\$0	\$0	0.0%
GOLDEN RULE INSURANCE COMPANY	0.0%	67	\$4,627	\$4,627	\$0	\$0	\$143	3.1%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	98	\$409	\$409	\$0	\$0	\$0	0.0%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.5%	19	\$614,473	\$621,425	\$5,895	\$1,417,390	\$-738,508	-118.8%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	66	\$5,383	\$5,532	\$0	\$155,904	\$27,968	505.6%
HCC LIFE INSURANCE COMPANY	0.0%	46	\$31,350	\$-6,868	\$0	\$0	\$751,848	-10,947.1%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	75	\$3,210	\$3,210	\$0	\$0	\$-307	-9.6%
HUMANA INSURANCE COMPANY	0.0%	50	\$26,343	\$26,343	\$0	\$1,147	\$-115	-0.4%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.9%	14	\$972,629	\$990,551	\$0	\$850,758	\$1,044,487	105.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	103	\$298	\$308	\$0	\$0	\$0	0.0%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.1%	35	\$73,562	\$69,316	\$0	\$631,258	\$434,788	627.3%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	99	\$339	\$339	\$0	\$0	\$0	0.0%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.0%	52	\$24,951	\$24,951	\$0	\$12,612	\$12,612	50.5%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	71	\$3,947	\$4,866	\$0	\$26,482	\$3,866	79.4%
KNIGHTS OF COLUMBUS	0.1%	31	\$102,935	\$0	\$0	\$0	\$0	264.3%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	79	\$2,601	\$2,601	\$0	\$0	\$0	0.0%
LEADERS LIFE INSURANCE COMPANY	0.0%	74	\$3,247	\$3,510	\$0	\$9,000	\$8,960	255.3%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	63	\$6,839	\$9,010	\$0	\$0	\$0	0.0%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	88	\$1,069	\$1,069	\$0	\$1	\$165	15.4%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	87	\$1,152	\$1,239	\$0	\$0	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.3%	24	\$291,917	\$283,365	\$0	\$222,833	\$215,431	76.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	7.4%	6	\$8,332,210	\$8,507,348	\$518,760	\$8,182,741	\$0	0.0%
MEDICO INSURANCE COMPANY	0.0%	85	\$1,315	\$1,315	\$0	\$0	\$-354	-26.9%
METROPOLITAN LIFE INSURANCE COMPANY	1.8%	11	\$2,071,719	\$3,307,011	\$0	\$2,481,708	\$3,004,317	90.8%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.0%	40	\$48,329	\$51,053	\$0	\$588,578	\$256,816	503.0%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	83	\$1,778	\$1,778	\$0	\$0	\$2	0.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MINNESOTA LIFE INSURANCE COMPANY	0.3%	23	\$302,676	\$313,852	\$0	\$335,752	\$89,313	28.5%
MODERN WOODMEN OF AMERICA	0.0%	115	\$0	\$0	\$0	\$3,600	\$3,600	−7.1%
MONY LIFE INSURANCE COMPANY	0.0%	45	\$32,820	\$35,070	\$12,488	\$11,720	\$−59,930	−170.9%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	42	\$44,037	\$44,037	\$0	\$63,278	\$63,278	143.7%
MUTUAL OF OMAHA INSURANCE COMPANY	0.3%	21	\$394,504	\$299,657	\$0	\$188,431	\$124,632	41.6%
NASSAU LIFE AND ANNUITY COMPANY	−0.3%	117	\$−307,843	\$0	\$0	\$158,847	\$0	−0.2%
NASSAU LIFE INSURANCE COMPANY	0.0%	80	\$2,568	\$0	\$0	\$0	\$0	0.0%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	114	\$18	\$0	\$0	\$426	\$0	−7.1%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	81	\$2,154	\$2,796	\$0	\$41,055	\$9,776	349.6%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	77	\$2,946	\$3,069	\$0	\$−115	\$−9	−0.3%
NATIONAL LIFE INSURANCE COMPANY	0.0%	51	\$25,514	\$45,523	\$0	\$215,002	\$215,002	472.3%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.2%	27	\$230,969	\$231,889	\$0	\$106,847	\$97,666	42.1%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	43	\$42,288	\$42,302	\$0	\$0	\$0	0.0%
NEW YORK LIFE INSURANCE COMPANY	0.2%	28	\$229,247	\$226,296	\$1,939	\$463,345	\$205,012	90.6%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	27.4%	1	\$30,892,665	\$30,595,619	\$11,453,436	\$11,631,910	\$21,477,296	70.2%
OLD AMERICAN INSURANCE COMPANY	0.0%	113	\$28	\$42	\$0	\$0	\$−3	−7.1%
PAN−AMERICAN LIFE INSURANCE COMPANY	0.0%	41	\$45,977	\$46,896	\$0	\$116,321	\$116,321	248.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PAUL REVERE LIFE INSURANCE COMPANY	1.0%	13	\$1,084,178	\$1,242,314	\$0	\$2,643,480	\$1,495,147	120.4%
PEKIN LIFE INSURANCE COMPANY	0.0%	76	\$3,192	\$3,192	\$0	\$0	\$0	0.0%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	84	\$1,431	\$1,636	\$0	\$39,720	\$39,188	2,395.4%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.0%	97	\$436	\$436	\$0	\$0	\$-392	-89.9%
PRIMERICA LIFE INSURANCE COMPANY	0.0%	95	\$515	\$515	\$0	\$0	\$7	1.4%
PRINCIPAL LIFE INSURANCE COMPANY	10.6%	3	\$11,935,045	\$10,583,039	\$0	\$2,432,298	\$-749,390	-7.1%
PROFESSIONAL INSURANCE COMPANY	0.1%	36	\$70,525	\$72,873	\$0	\$51,897	\$51,897	71.2%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	91	\$749	\$749	\$0	\$0	\$0	0.0%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	7.6%	4	\$8,617,240	\$8,674,431	\$0	\$5,020,378	\$3,958,262	45.6%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.3%	25	\$288,808	\$292,851	\$0	\$334	\$201	0.1%
RELIASTAR LIFE INSURANCE COMPANY	0.0%	78	\$2,746	\$2,746	\$0	\$0	\$0	0.0%
RIVERSOURCE LIFE INSURANCE COMPANY	0.8%	15	\$944,849	\$951,938	\$0	\$148,933	\$149,038	15.7%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	109	\$124	\$0	\$0	\$0	\$6	-445.5%
SHELTER LIFE INSURANCE COMPANY	0.0%	47	\$28,289	\$33,442	\$0	\$90,615	\$99,167	296.5%
STANDARD INSURANCE COMPANY	3.7%	7	\$4,176,361	\$4,080,271	\$0	\$1,228,185	\$5,901,396	144.6%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	108	\$156	\$156	\$0	\$0	\$-695	-445.5%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2.1%	10	\$2,343,494	\$2,370,152	\$0	\$506,844	\$224,002	9.5%
STATE LIFE INSURANCE COMPANY	0.0%	89	\$924	\$1,074	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SYMETRA LIFE INSURANCE COMPANY	0.0%	69	\$4,221	\$4,702	\$0	\$2,880	\$1,479	31.5%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.0%	100	\$332	\$332	\$0	\$104	\$104	31.3%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.0%	107	\$157	\$157	\$0	\$0	\$0	0.0%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	73	\$3,629	\$3,643	\$0	\$13,122	\$-7,449	-204.5%
THRIVENT FINANCIAL FOR LUTHERANS	0.6%	18	\$681,253	\$672,297	\$196,878	\$421,469	\$-5,542	-0.8%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	72	\$3,818	\$3,794	\$0	\$1,590	\$160	4.2%
TRUSTMARK INSURANCE COMPANY	0.0%	48	\$27,745	\$28,106	\$0	\$24,600	\$18,438	65.6%
UNIFIED LIFE INSURANCE COMPANY	0.0%	94	\$577	\$568	\$0	\$6,000	\$2,082	366.5%
UNITED AMERICAN INSURANCE COMPANY	0.0%	109	\$124	\$124	\$0	\$0	\$0	0.0%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	104	\$289	\$300	\$0	\$39,943	\$39,943	13,314.3%
UNITED LIFE INSURANCE COMPANY	0.0%	60	\$10,168	\$10,168	\$0	\$0	\$0	0.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.0%	111	\$111	\$127	\$0	\$0	\$0	0.0%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	106	\$180	\$0	\$0	\$8,496	\$0	0.0%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.4%	20	\$414,149	\$468,525	\$0	\$1,364,249	\$719,087	153.5%
USAA LIFE INSURANCE COMPANY	0.0%	54	\$18,659	\$19,103	\$0	\$1,329	\$168	0.9%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	86	\$1,222	\$1,332	\$0	\$2,647	\$-1,408	-105.7%
WILCAC LIFE INSURANCE COMPANY	0.0%	55	\$18,583	\$18,583	\$0	\$2,650	\$16,746	90.1%
<b>TOTAL</b>	<b>100.0%</b>	<b>.</b>	<b>\$112,833,955</b>	<b>\$113,067,888</b>	<b>\$12,189,396</b>	<b>\$56,843,280</b>	<b>\$65,458,874</b>	<b>57.9%</b>

## INDIVIDUAL: DENTAL

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	3.7%	9	\$1,949,923	\$1,935,870	\$0	\$585,144	\$588,297	30.4%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	41	\$2,873	\$2,912	\$0	\$1,454	\$1,454	49.9%
AMERITAS LIFE INSURANCE CORP	13.6%	1	\$7,137,840	\$7,161,101	\$0	\$3,739,639	\$3,783,321	52.8%
BEST LIFE AND HEALTH INSURANCE COMPANY	2.4%	15	\$1,259,140	\$1,251,271	\$0	\$757,238	\$770,284	61.6%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	7.2%	5	\$3,775,984	\$3,775,984	\$0	\$2,600,286	\$2,600,337	68.9%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	40	\$3,042	\$2,796	\$0	\$824	\$1,100	39.3%
CHESAPEAKE LIFE INSURANCE COMPANY THE	1.5%	18	\$793,946	\$668,943	\$0	\$347,958	\$307,130	45.9%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	12.7%	2	\$6,675,392	\$6,710,729	\$0	\$3,296,855	\$3,242,605	48.3%
CITIZENS SECURITY LIFE INS CO	3.7%	10	\$1,945,315	\$1,883,714	\$0	\$1,186,076	\$1,184,984	62.9%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2.1%	17	\$1,093,582	\$1,107,326	\$0	\$488,672	\$496,742	44.9%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	36	\$6,506	\$6,581	\$0	\$5,162	\$4,689	71.3%
DENTAQUEST NATIONAL INSURANCE COMPANY, INC.	0.4%	27	\$185,740	\$185,740	\$0	\$103,421	\$102,442	55.2%
DENTEGRA INSURANCE COMPANY	0.0%	37	\$4,523	\$4,523	\$0	\$1,327	\$1,287	28.5%
EDUCATORS HEALTH PLANS LIFE ACCIDENT & HEALTH INC	0.5%	24	\$246,722	\$246,722	\$0	\$83,762	\$113,665	46.1%
FAMILY LIFE INSURANCE COMPANY	0.0%	42	\$2,616	\$2,614	\$0	\$1,839	\$1,697	64.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	38	\$3,876	\$68,594	\$0	\$0	\$80,471	117.3%
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	2.8%	13	\$1,479,306	\$1,479,306	\$0	\$0	\$0	0.0%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	4.6%	7	\$2,426,371	\$2,423,519	\$0	\$995,003	\$1,006,927	41.5%
GOLDEN RULE INSURANCE COMPANY	9.7%	3	\$5,080,244	\$5,080,599	\$0	\$2,607,787	\$2,573,508	50.7%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.1%	32	\$28,829	\$29,212	\$0	\$7,580	\$6,660	22.8%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.4%	19	\$757,332	\$757,477	\$0	\$468,486	\$471,082	62.2%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	8.7%	4	\$4,594,428	\$4,594,428	\$0	\$2,733,826	\$2,700,839	58.8%
HUMANA INSURANCE COMPANY	5.2%	6	\$2,736,044	\$2,738,363	\$0	\$1,662,846	\$1,683,552	61.5%
HUMANADENTAL INSURANCE COMPANY	0.5%	25	\$243,338	\$244,023	\$0	\$181,660	\$180,691	74.0%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.2%	29	\$113,014	\$113,014	\$0	\$84,550	\$82,186	72.7%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	43	\$1,295	\$0	\$0	\$0	\$0	64.9%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	4.0%	8	\$2,120,754	\$2,136,333	\$0	\$1,241,219	\$1,227,864	57.5%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	39	\$3,396	\$3,459	\$0	\$217	\$390	11.3%
MUTUAL OF OMAHA INSURANCE COMPANY	2.6%	14	\$1,389,370	\$1,378,192	\$0	\$859,775	\$899,043	65.2%
NASSAU LIFE AND ANNUITY COMPANY	0.0%	33	\$19,267	\$0	\$5,386	\$0	\$0	22.8%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	46	\$208	\$0	\$0	\$76	\$0	-12.9%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	44	\$1,114	\$1,109	\$0	\$2,843	\$2,843	256.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL HEALTH INSURANCE COMPANY	2.9%	12	\$1,533,689	\$1,553,000	\$0	\$701,760	\$710,424	45.7%
OLD SURETY LIFE INSURANCE COMPANY	0.0%	34	\$16,357	\$16,771	\$0	\$13,315	\$13,202	78.7%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.1%	30	\$76,749	\$76,700	\$0	\$31,409	\$32,887	42.9%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.5%	23	\$252,405	\$234,664	\$0	\$149,002	\$108,444	46.2%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	2.3%	16	\$1,229,611	\$1,229,611	\$0	\$869,840	\$862,960	70.2%
RESERVE NATIONAL INSURANCE COMPANY	0.9%	21	\$488,111	\$482,566	\$0	\$201,176	\$197,764	41.0%
STARMOUNT LIFE INSURANCE COMPANY	0.4%	26	\$225,933	\$217,608	\$0	\$295,166	\$292,105	134.2%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.0%	47	\$0	\$0	\$0	\$45	\$0	-12.9%
TIER ONE INSURANCE COMPANY	0.2%	28	\$114,476	\$0	\$0	\$12,559	\$0	55.2%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	35	\$6,682	\$6,797	\$0	\$4,019	\$4,019	59.1%
TRUASSURE INSURANCE COMPANY	0.7%	22	\$342,935	\$342,935	\$0	\$206,732	\$204,402	59.6%
UNITED CONCORDIA INSURANCE COMPANY	3.2%	11	\$1,675,971	\$1,675,971	\$0	\$1,412,156	\$1,269,556	75.8%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	1.0%	20	\$516,514	\$516,514	\$0	\$264,155	\$262,420	50.8%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.1%	31	\$41,545	\$41,533	\$0	\$19,441	\$19,599	47.2%
UNITED SECURITY INSURANCE COMPANY	0.0%	45	\$477	\$482	\$0	\$0	\$-62	-12.9%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$52,602,785</b>	<b>\$52,389,606</b>	<b>\$5,386</b>	<b>\$28,226,300</b>	<b>\$28,093,810</b>	<b>53.6%</b>

## INDIVIDUAL: LIMITED BENEFIT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	10.7%	3	\$12,110,975	\$12,247,126	\$0	\$4,558,833	\$4,425,249	36.1%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	78	\$276	\$276	\$0	\$0	\$0	0.0%
AMERICAN FIDELITY ASSURANCE COMPANY	0.0%	57	\$5,605	\$5,652	\$0	\$1,275	\$1,403	24.8%
AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMPANY	0.0%	48	\$19,249	\$19,249	\$0	\$924	\$924	4.8%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	91	\$0	\$2,705	\$0	\$0	\$320	11.8%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.1%	41	\$71,773	\$71,568	\$0	\$9,475	\$5,283	7.4%
AMERICAN INCOME LIFE INSURANCE CO	0.0%	45	\$22,975	\$23,114	\$0	\$1,050	\$920	4.0%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	55	\$10,145	\$10,155	\$0	\$157	\$157	1.5%
AMERICAN REPUBLIC INSURANCE COMPANY	0.2%	30	\$251,572	\$159,984	\$0	\$59,440	\$1,303	0.8%
AMERITAS LIFE INSURANCE CORP	1.1%	17	\$1,283,812	\$1,287,995	\$0	\$762,523	\$771,430	59.9%
ASSURITY LIFE INSURANCE COMPANY	0.2%	32	\$231,228	\$233,177	\$0	\$108,487	\$111,278	47.7%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	91	\$0	\$46,953	\$0	\$70,810	\$72,733	154.9%
BANKERS LIFE AND CASUALTY COMPANY	0.1%	36	\$154,331	\$154,406	\$151	\$37,075	\$10,716	6.9%
CHESAPEAKE LIFE INSURANCE COMPANY THE	3.1%	8	\$3,443,697	\$3,455,338	\$0	\$1,313,164	\$1,370,857	39.7%
CITIZENS SECURITY LIFE INS CO	2.7%	10	\$3,014,442	\$3,011,016	\$0	\$1,752,281	\$1,753,192	58.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CMFG LIFE INSURANCE COMPANY	0.0%	86	\$83	\$83	\$0	\$0	\$0	0.0%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.6%	20	\$672,070	\$676,748	\$0	\$253,945	\$258,658	38.2%
COMBINED INSURANCE CO OF AMERICA	1.2%	16	\$1,353,193	\$1,365,652	\$0	\$364,510	\$285,634	20.9%
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	0.0%	79	\$243	\$243	\$0	\$0	\$0	0.0%
COMPANION LIFE INSURANCE COMPANY	0.5%	22	\$619,109	\$619,109	\$0	\$294,489	\$311,359	50.3%
COMPBENEFITS INSURANCE COMPANY	0.0%	84	\$120	\$120	\$0	\$0	\$-1	-0.8%
CONTINENTAL CASUALTY COMPANY	0.0%	82	\$174	\$174	\$0	\$0	\$0	0.0%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	51	\$14,807	\$14,889	\$0	\$226	\$-814	-5.5%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	4.5%	6	\$5,086,013	\$5,074,897	\$0	\$1,994,987	\$2,149,502	42.4%
COX HEALTH SYSTEMS INSURANCE COMPANY	6.7%	5	\$7,548,194	\$7,548,194	\$0	\$6,159,164	\$6,099,163	80.8%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.9%	19	\$1,048,371	\$1,048,441	\$0	\$201,392	\$206,870	19.7%
FAMILY LIFE INSURANCE COMPANY	0.0%	46	\$22,485	\$22,394	\$0	\$14,754	\$16,745	74.8%
FEDERAL LIFE INSURANCE COMPANY	0.3%	29	\$307,146	\$308,399	\$0	\$35,262	\$47,002	15.2%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	13.7%	2	\$15,464,510	\$15,387,405	\$0	\$5,080,772	\$5,679,583	36.9%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	64	\$3,005	\$3,155	\$0	\$45,854	\$42,340	1,342.0%
GOLDEN RULE INSURANCE COMPANY	24.3%	1	\$27,434,381	\$27,435,678	\$0	\$10,910,423	\$10,552,668	38.5%
GUARANTEE TRUST LIFE INSURANCE COMPANY	7.3%	4	\$8,234,497	\$8,232,827	\$0	\$2,194,429	\$2,245,486	27.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.5%	25	\$522,571	\$522,571	\$0	\$194,160	\$200,435	38.4%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	1.8%	13	\$2,017,949	\$1,968,828	\$0	\$446,676	\$563,189	28.6%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	87	\$76	\$76	\$0	\$0	\$-4	-5.3%
HUMANA INSURANCE COMPANY	0.5%	26	\$519,485	\$519,293	\$0	\$199,999	\$209,189	40.3%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.1%	39	\$92,178	\$93,883	\$0	\$7,074	\$-134,844	-143.6%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	81	\$185	\$185	\$0	\$0	\$0	0.0%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	80	\$194	\$194	\$0	\$0	\$5	2.6%
KNIGHTS OF COLUMBUS	0.0%	58	\$5,372	\$0	\$0	\$1,792	\$0	24.8%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.1%	37	\$126,340	\$141,061	\$0	\$25,544	\$24,600	17.4%
LIFESECURE INSURANCE COMPANY	0.0%	53	\$11,298	\$11,489	\$0	\$0	\$1,310	11.4%
LOYAL AMERICAN LIFE INSURANCE COMPANY	1.0%	18	\$1,159,508	\$1,155,077	\$0	\$491,087	\$560,500	48.5%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	2.1%	11	\$2,345,512	\$2,276,796	\$0	\$1,140,808	\$1,102,914	48.4%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	90	\$41	\$41	\$0	\$0	\$-7	-17.1%
MEDICO CORP LIFE INSURANCE COMPANY	0.0%	71	\$1,325	\$1,325	\$0	\$0	\$70	5.3%
MEDICO INSURANCE COMPANY	1.8%	14	\$1,982,475	\$1,919,467	\$0	\$573,205	\$604,863	31.5%
METROPOLITAN LIFE INSURANCE COMPANY	0.0%	68	\$1,400	\$1,387	\$0	\$0	\$0	0.0%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	59	\$4,559	\$4,588	\$0	\$9,550	\$2,358	51.4%
MONY LIFE INSURANCE COMPANY	0.0%	43	\$26,221	\$26,223	\$16,362	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MUTUAL OF OMAHA INSURANCE COMPANY	0.6%	21	\$669,240	\$668,203	\$0	\$240,737	\$250,454	37.5%
NASSAU LIFE AND ANNUITY COMPANY	0.1%	40	\$74,099	\$0	\$13,928	\$0	\$0	−143.6%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	63	\$3,315	\$0	\$0	\$4,262	\$0	134.8%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	61	\$3,568	\$3,490	\$0	\$1,685	\$1,685	48.3%
NATIONAL HEALTH INSURANCE COMPANY	0.5%	23	\$595,677	\$603,497	\$0	\$91,420	\$108,273	17.9%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	54	\$10,732	\$10,636	\$0	\$0	\$0	0.0%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	83	\$149	\$149	\$0	\$667	\$667	447.7%
NEW YORK LIFE INSURANCE COMPANY	0.0%	60	\$4,170	\$4,117	\$0	\$6,650	\$8,605	209.0%
OLD AMERICAN INSURANCE COMPANY	0.0%	66	\$2,195	\$2,261	\$0	\$26,380	\$25,335	1,120.5%
OPTICARE OF UTAH INC	0.0%	44	\$24,231	\$24,231	\$0	\$5,816	\$7,600	31.4%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	52	\$14,057	\$14,339	\$0	\$2,114	\$1,627	11.3%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	3.0%	9	\$3,356,361	\$3,343,723	\$0	\$1,984,788	\$1,997,866	59.7%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.3%	28	\$330,621	\$335,160	\$0	\$209,348	\$248,559	74.2%
PRIMERICA LIFE INSURANCE COMPANY	0.0%	69	\$1,396	\$1,396	\$0	\$0	\$−32	−2.3%
PROFESSIONAL INSURANCE COMPANY	0.0%	62	\$3,388	\$3,501	\$0	\$4,720	\$4,720	134.8%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	70	\$1,357	\$1,319	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	76	\$593	\$593	\$0	\$0	\$0	0.0%
RESERVE NATIONAL INSURANCE COMPANY	4.2%	7	\$4,750,566	\$4,774,429	\$0	\$2,531,505	\$2,329,471	48.8%
SILAC INSURANCE COMPANY	0.4%	27	\$452,723	\$465,239	\$0	\$173,833	\$157,544	33.9%
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	88	\$54	\$54	\$0	\$0	\$0	0.0%
STANDARD LIFE & CASUALTY INSURANCE COMPANY	0.2%	31	\$233,319	\$234,031	\$0	\$19,777	\$20,430	8.7%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	38	\$115,714	\$111,534	\$0	\$20,150	\$-17,063	-15.3%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1.3%	15	\$1,452,872	\$1,450,029	\$235	\$728,372	\$724,513	50.0%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.2%	33	\$191,361	\$191,361	\$0	\$26,550	\$26,550	13.9%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.0%	56	\$8,083	\$8,557	\$0	\$8,112	\$6,524	76.2%
THE RELIABLE LIFE INSURANCE COMPANY	0.0%	42	\$36,089	\$35,973	\$0	\$656	\$950	2.6%
THRIVENT FINANCIAL FOR LUTHERANS	0.0%	65	\$2,552	\$5,725	\$1,753	\$300	\$1,490	26.0%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	89	\$53	\$54	\$0	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	47	\$21,649	\$21,996	\$0	\$15,268	\$15,385	69.9%
TRUSTED FRATERNAL LIFE	0.0%	77	\$351	\$393	\$0	\$0	\$0	0.0%
TRUSTMARK INSURANCE COMPANY	0.0%	75	\$1,090	\$1,104	\$0	\$0	\$0	0.0%
UNIFIED LIFE INSURANCE COMPANY	0.0%	74	\$1,123	\$1,125	\$0	\$0	\$0	0.0%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	67	\$1,822	\$1,810	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED AMERICAN INSURANCE COMPANY	0.1%	35	\$167,416	\$167,600	\$0	\$52,694	\$52,951	31.6%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	73	\$1,276	\$1,322	\$0	\$701,757	\$701,757	53,083.0%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.5%	24	\$535,295	\$535,675	\$0	\$139,748	\$161,304	30.1%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.0%	49	\$17,856	\$19,829	\$0	\$0	\$106	0.5%
USAA LIFE INSURANCE COMPANY	0.0%	72	\$1,319	\$1,318	\$0	\$0	\$0	0.0%
VISION SERVICE PLAN INSURANCE COMPANY	2.1%	12	\$2,317,527	\$2,317,527	\$0	\$1,035,472	\$1,039,122	44.8%
WASHINGTON NATIONAL INSURANCE COMPANY	0.2%	34	\$173,281	\$171,542	\$0	\$16,913	\$-18,461	-10.8%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	85	\$106	\$106	\$0	\$0	\$0	0.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	91	\$0	\$0	\$0	\$0	\$-272	154.9%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	50	\$17,074	\$16,801	\$0	\$200	\$201	1.2%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$112,840,890</b>	<b>\$112,661,355</b>	<b>\$32,429</b>	<b>\$47,365,490</b>	<b>\$47,412,399</b>	<b>42.1%</b>

## INDIVIDUAL: SHORT-TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FEDERATED LIFE INSURANCE COMPANY	37.0%	2	\$1,141,199	\$1,230,822	\$0	\$189,782	\$94,366	7.7%
AMERICAN NATIONAL INSURANCE COMPANY	4.7%	4	\$145,856	\$0	\$166,832	\$27,294	\$29,088	41.6%
FIDELITY SECURITY LIFE INSURANCE COMPANY	14.9%	3	\$459,040	\$459,040	\$0	\$190,099	\$191,097	41.6%
LIFE OF THE SOUTH INSURANCE COMPANY	41.4%	1	\$1,277,924	\$1,347,505	\$0	\$247,152	\$223,787	16.6%
MOUNTAIN LIFE INSURANCE COMPANY	2.0%	5	\$62,676	\$0	\$0	\$7,156	\$0	41.6%
OLD UNITED LIFE INSURANCE COMPANY	0.0%	6	\$0	\$5,751	\$0	\$0	\$0	0.0%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	-0.0%	7	\$-47	\$1,228	\$0	\$2,240	\$-730	-59.4%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$3,086,648</b>	<b>\$3,044,346</b>	<b>\$166,832</b>	<b>\$663,723</b>	<b>\$537,608</b>	<b>17.7%</b>

# INDIVIDUAL:

## LONG-TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROTECTIVE LIFE INSURANCE COMPANY	—		\$0	\$59	\$0	\$0	\$-9	-15.3%
TOTAL	100.0%		\$0	\$59	\$0	\$0	\$-9	-15.3%

## INDIVIDUAL: STOP LOSS

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	75.2%	1	\$4,008,384	\$4,008,384	\$21,189	\$2,993,917	\$3,704,706	92.4%
SURETY LIFE INSURANCE COMPANY	24.3%	2	\$1,293,276	\$1,293,276	\$0	\$0	\$20,000	1.5%
WESTPORT INSURANCE CORPORATION	0.5%	3	\$25,770	\$29,110	\$0	\$152,090	\$-15,857	-54.5%
<b>TOTAL</b>	<b>100.0%</b>	<b>.</b>	<b>\$5,327,430</b>	<b>\$5,330,770</b>	<b>\$21,189</b>	<b>\$3,146,007</b>	<b>\$3,708,849</b>	<b>69.6%</b>

## INDIVIDUAL: MEDICARE PART D

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	8	\$881	\$881	\$0	\$2,741	\$2,935	333.1%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.2%	6	\$167,214	\$172,746	\$0	\$102,222	\$97,873	56.7%
ANTHEM INSURANCE COMPANIES INC	12.6%	3	\$13,907,560	\$7,021,542	\$0	\$6,848,611	\$5,836,555	83.1%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	−0.1%	9	\$−107,382	\$−107,382	\$0	\$−100,671	\$−235,425	219.2%
GARDEN STATE LIFE INSURANCE COMPANY	0.1%	7	\$161,438	\$165,042	\$0	\$140,539	\$140,120	84.9%
HUMANA INSURANCE COMPANY	37.1%	2	\$40,973,745	\$40,973,745	\$0	\$35,290,538	\$35,757,050	87.3%
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	6.4%	4	\$7,041,776	\$7,041,776	\$0	\$8,318,328	\$8,123,462	115.4%
OMAHA HEALTH INSURANCE COMPANY	1.7%	5	\$1,914,631	\$1,914,631	\$0	\$1,088,619	\$1,143,365	59.7%
SILVERSCRIPT INSURANCE COMPANY	42.0%	1	\$46,439,592	\$48,550,691	\$0	\$40,673,475	\$35,105,508	72.3%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$110,499,455</b>	<b>\$105,733,672</b>	<b>\$0</b>	<b>\$92,364,402</b>	<b>\$85,971,443</b>	<b>81.3%</b>

# INDIVIDUAL:

## MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	2.5%	7	\$42,215,255	\$35,534,451	\$0	\$36,383,758	\$36,318,588	102.2%
ANTHEM INSURANCE COMPANIES INC	8.9%	5	\$151,895,962	\$151,250,752	\$0	\$130,049,145	\$134,053,350	88.6%
COMPBENEFITS INSURANCE COMPANY	1.2%	9	\$21,051,191	\$21,051,191	\$0	\$20,544,198	\$18,875,686	89.7%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	18.7%	3	\$319,219,321	\$315,989,470	\$0	\$259,624,223	\$261,436,358	82.7%
ELIXIR INSURANCE COMPANY	0.0%	13	\$429,901	\$429,901	\$0	\$362,824	\$431,171	100.3%
ESSENCE HEALTHCARE PPO INC	0.8%	10	\$12,862,279	\$128,622,790	\$0	\$12,090,059	\$13,779,184	10.7%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	15	\$0	\$0	\$0	\$2	\$1	85.2%
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	0.0%	11	\$584,980	\$584,980	\$0	\$542,307	\$548,452	93.8%
HUMANA INSURANCE COMPANY	23.5%	2	\$400,737,538	\$401,379,285	\$0	\$327,100,328	\$339,990,658	84.7%
LASSO HEALTHCARE INSURANCE COMPANY	0.0%	12	\$511,834	\$511,834	\$0	\$441,587	\$420,890	82.2%
MEDICA INSURANCE COMPANY	0.0%	14	\$21,875	\$21,875	\$0	\$19,880	\$18,636	85.2%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	10.0%	4	\$170,498,462	\$170,498,462	\$0	\$189,061,118	\$194,543,540	114.1%
UNITEDHEALTHCARE INSURANCE COMPANY OF THE RIVER VALLEY	-0.1%	16	\$-1,993,801	\$-519,665	\$0	\$55,148,323	\$-11,993,907	2,308.0%
WELLCARE HEALTH INSURANCE OF ARIZONA INC	29.6%	1	\$503,690,077	\$503,690,077	\$0	\$453,136,344	\$456,895,006	90.7%
WELLCARE OF MISSOURI HEALTH INSURANCE COMPANY INC	2.2%	8	\$37,908,593	\$35,520,880	\$0	\$27,039,583	\$28,070,125	79.0%
WELLCARE PRESCRIPTION INSURANCE INC	2.6%	6	\$43,987,909	\$44,134,757	\$0	\$33,242,268	\$33,753,322	76.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TOTAL	100.0%		\$1,703,621,376	\$1,808,701,040	\$0	\$1,544,785,947	\$1,507,141,060	83.3%

## TOTAL INDIVIDUAL ACCIDENT & HEALTH

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AAA LIFE INSURANCE COMPANY	0.0%	186	\$106,732	\$107,149	\$0	\$16,650	\$16,650	15.5%
ABILITY INSURANCE COMPANY	0.0%	94	\$1,792,418	\$1,792,418	\$0	\$-75,729	\$-75,729	-4.2%
ACCENDO INSURANCE COMPANY	0.0%	98	\$1,696,565	\$1,696,452	\$0	\$1,245,663	\$1,260,229	74.3%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	130	\$779,124	\$595,950	\$0	\$214,297	\$392,592	65.9%
AETNA HEALTH AND LIFE INSURANCE COMPANY	0.4%	34	\$19,852,882	\$19,861,869	\$0	\$17,919,563	\$18,009,948	90.7%
AETNA HEALTH INSURANCE COMPANY	0.0%	147	\$473,434	\$472,869	\$0	\$656,673	\$662,588	140.1%
AETNA LIFE INSURANCE COMPANY	3.1%	9	\$160,364,228	\$151,099,833	\$0	\$108,688,734	\$121,287,215	80.3%
ALL SAVERS INSURANCE COMPANY	0.0%	303	\$0	\$0	\$0	\$-290	\$-290	0.0%
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.0%	245	\$6,477	\$6,477	\$0	\$0	\$0	0.0%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.1%	68	\$4,828,435	\$5,097,747	\$0	\$0	\$7,601,009	149.1%
AMALGAMATED LIFE INSURANCE COMPANY	0.0%	185	\$109,769	\$109,769	\$0	\$21,983	\$273,060	248.8%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	291	\$311	\$311	\$0	\$0	\$-51	-16.4%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	268	\$2,495	\$3,208	\$0	\$86	\$108	3.4%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.1%	66	\$4,946,190	\$4,969,586	\$0	\$3,922,696	\$3,894,709	78.4%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	1.7%	11	\$85,315,467	\$86,108,517	\$0	\$37,153,209	\$35,953,917	41.8%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.1%	75	\$3,906,784	\$4,095,304	\$0	\$3,330,964	\$3,675,000	89.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.0%	121	\$1,141,199	\$1,230,822	\$0	\$189,782	\$94,366	7.7%
AMERICAN FIDELITY ASSURANCE COMPANY	0.2%	51	\$9,094,561	\$9,057,289	\$0	\$3,644,337	\$3,648,862	40.3%
AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMPANY	0.0%	227	\$19,249	\$19,249	\$0	\$924	\$924	4.8%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	117	\$1,210,757	\$1,223,064	\$0	\$1,023,881	\$785,947	64.3%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	275	\$1,196	\$1,614	\$0	\$0	\$0	0.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.0%	102	\$1,563,114	\$1,563,849	\$0	\$1,117,963	\$1,091,983	69.8%
AMERICAN HOME ASSURANCE COMPANY	0.0%	273	\$1,650	\$1,647	\$0	\$0	\$0	0.0%
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	193	\$69,323	\$64,042	\$0	\$48,534	\$48,534	75.8%
AMERICAN INCOME LIFE INSURANCE CO	0.0%	91	\$2,210,304	\$2,211,731	\$0	\$279,197	\$556,486	25.2%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	168	\$227,647	\$81,465	\$166,832	\$102,552	\$93,184	114.4%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	174	\$167,214	\$172,746	\$0	\$102,222	\$97,873	56.7%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	272	\$1,667	\$0	\$0	\$0	\$0	-1.3%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	205	\$47,366	\$47,438	\$0	\$1,999	\$1,999	4.2%
AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.1%	81	\$3,201,371	\$3,223,467	\$0	\$2,511,257	\$2,538,136	78.7%
AMERICAN REPUBLIC INSURANCE COMPANY	0.1%	82	\$3,160,990	\$3,104,620	\$0	\$2,191,905	\$2,050,792	66.1%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.0%	101	\$1,638,278	\$1,646,825	\$0	\$1,251,571	\$1,242,529	75.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN STATES INSURANCE COMPANY	0.0%	287	\$622	\$1,681	\$0	\$1,800	\$-6,542	-389.2%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	84	\$2,432,942	\$2,488,372	\$0	\$2,118,800	\$2,066,803	83.1%
AMERITAS LIFE INSURANCE CORP	0.2%	46	\$10,855,415	\$10,964,120	\$0	\$5,185,978	\$5,536,947	50.5%
ANTHEM INSURANCE COMPANIES INC	3.3%	8	\$172,072,596	\$164,541,368	\$0	\$142,048,494	\$145,368,880	88.3%
ARCH INSURANCE COMPANY	0.0%	211	\$39,886	\$34,912	\$0	\$244	\$4,479	12.8%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	246	\$6,370	\$6,370	\$0	\$4,054	\$1,672,644	26,258.1%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	251	\$4,604	\$5,511	\$0	\$0	\$0	0.0%
ASSURED LIFE ASSOCIATION	0.0%	154	\$374,663	\$374,729	\$0	\$239,888	\$209,675	56.0%
ASSURITY LIFE INSURANCE COMPANY	0.0%	120	\$1,163,368	\$1,166,367	\$0	\$764,619	\$795,605	68.2%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	241	\$11,069	\$11,069	\$0	\$43,987	\$43,987	397.4%
ATHENE ANNUITY AND LIFE COMPANY	0.0%	283	\$703	\$749	\$0	\$0	\$0	0.0%
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	133	\$757,546	\$754,946	\$0	\$419,165	\$415,698	55.1%
AUGUSTAR LIFE INSURANCE COMPANY	0.0%	187	\$90,999	\$91,242	\$0	\$115,984	\$116,757	128.0%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	269	\$2,270	\$2,442	\$0	\$840	\$840	34.4%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	142	\$573,156	\$577,304	\$0	\$75,381	\$1,271,810	220.3%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	301	\$11	\$11	\$0	\$0	\$0	0.0%
BANKERS FIDELITY ASSURANCE COMPANY	0.0%	206	\$46,882	\$0	\$0	\$0	\$0	4.2%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	303	\$0	\$561,800	\$0	\$393,442	\$389,018	69.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BANKERS LIFE AND CASUALTY COMPANY	0.4%	37	\$18,246,620	\$19,825,945	\$151	\$21,775,195	\$22,985,445	115.9%
BANNER LIFE INSURANCE COMPANY	0.0%	172	\$211,496	\$211,496	\$0	\$0	\$0	0.0%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.4%	33	\$20,424,354	\$20,435,119	\$0	\$12,811,836	\$13,581,357	66.5%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.1%	74	\$4,008,384	\$4,008,384	\$21,189	\$2,993,917	\$3,704,706	92.4%
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.2%	52	\$8,680,788	\$8,504,792	\$0	\$2,408,988	\$13,695,018	161.0%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	115	\$1,259,140	\$1,251,271	\$0	\$757,238	\$770,284	61.6%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	2.2%	10	\$111,028,439	\$110,931,633	\$0	\$85,796,220	\$82,554,213	74.4%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	200	\$58,902	\$59,608	\$0	\$6,219	\$6,979	11.7%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	116	\$1,226,202	\$1,593,631	\$0	\$2,797,669	\$2,811,034	176.4%
CANADA LIFE ASSURANCE COMPANY	0.0%	223	\$24,906	\$24,906	\$0	\$82,522	\$82,522	331.3%
CAPITOL LIFE INSURANCE COMPANY	0.0%	228	\$18,801	\$20,356	\$0	\$22,830	\$23,026	113.1%
CATHOLIC ORDER OF FORESTERS	0.0%	209	\$43,897	\$43,897	\$0	\$0	\$0	0.0%
CELTIC INSURANCE COMPANY	19.0%	1	\$976,197,265	\$976,196,884	\$0	\$633,088,409	\$691,683,851	70.9%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	278	\$856	\$856	\$0	\$533	\$533	62.3%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	196	\$65,781	\$65,859	\$0	\$83,919	\$80,116	121.6%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.0%	239	\$11,382	\$11,467	\$0	\$0	\$-28	-0.2%
CENTRE LIFE INSURANCE COMPANY	0.0%	194	\$67,664	\$68,715	\$0	\$16,800	\$3,417	5.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.2%	54	\$8,248,729	\$8,139,569	\$0	\$2,917,993	\$3,071,281	37.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0%	97	\$1,707,783	\$1,773,467	\$0	\$1,536,145	\$1,479,982	83.5%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	4.1%	6	\$208,627,551	\$189,980,866	\$0	\$186,294,989	\$191,775,897	100.9%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	159	\$314,195	\$183,327	\$0	\$82,735	\$180,793	98.6%
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	213	\$34,870	\$35,201	\$0	\$68,525	\$236,287	671.3%
CITIZENS SECURITY LIFE INS CO	0.1%	65	\$4,959,757	\$4,894,730	\$0	\$2,938,357	\$2,938,176	60.0%
CMFG LIFE INSURANCE COMPANY	0.0%	110	\$1,295,397	\$1,290,655	\$0	\$636,205	\$694,482	53.8%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.2%	44	\$12,020,627	\$12,091,777	\$0	\$4,994,323	\$4,801,645	39.7%
COLONIAL PENN LIFE INSURANCE COMPANY	0.2%	53	\$8,420,883	\$8,630,839	\$0	\$6,651,059	\$6,418,031	74.4%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	253	\$4,224	\$0	\$0	\$0	\$0	28.5%
COMBINED INSURANCE CO OF AMERICA	0.1%	61	\$5,632,307	\$5,728,243	\$0	\$4,128,477	\$4,321,185	75.4%
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	0.0%	270	\$2,227	\$2,227	\$0	\$100	\$0	0.0%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	298	\$57	\$57	\$0	\$-1,383	\$-1,383	-2,426.3%
COMPANION LIFE INSURANCE COMPANY	0.1%	79	\$3,336,154	\$3,466,454	\$0	\$2,544,408	\$2,500,469	72.1%
COMPBENEFITS INSURANCE COMPANY	0.4%	31	\$21,051,311	\$21,051,311	\$0	\$20,544,198	\$18,875,685	89.7%
CONNECTICUT GENERAL LIFE INS CO	0.0%	218	\$27,834	\$28,917	\$0	\$422,623	\$-441,052	-1,525.2%
CONTINENTAL CASUALTY COMPANY	0.1%	80	\$3,261,055	\$3,324,989	\$0	\$14,310,718	\$18,082,923	543.8%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	85	\$2,431,027	\$2,569,892	\$0	\$2,671,882	\$4,954,853	192.8%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.2%	55	\$7,880,531	\$7,863,835	\$0	\$4,877,117	\$4,188,383	53.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COUNTRY LIFE INSURANCE COMPANY	0.0%	125	\$1,037,949	\$1,050,646	\$0	\$441,586	\$0	0.0%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	6.2%	5	\$319,219,321	\$315,989,470	\$0	\$259,746,021	\$261,558,156	82.8%
COX HEALTH SYSTEMS INSURANCE COMPANY	0.4%	36	\$18,329,410	\$18,329,410	\$0	\$17,044,195	\$17,225,530	94.0%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	295	\$147	\$179	\$0	\$0	\$0	0.0%
DENTAQUEST NATIONAL INSURANCE COMPANY, INC.	0.0%	173	\$185,740	\$185,740	\$0	\$103,421	\$102,442	55.2%
DENTEGRA INSURANCE COMPANY	0.0%	252	\$4,523	\$4,523	\$0	\$1,327	\$1,287	28.5%
EDUCATORS HEALTH PLANS LIFE ACCIDENT & HEALTH INC	0.0%	165	\$246,722	\$246,722	\$0	\$83,762	\$113,665	46.1%
ELIPS LIFE INSURANCE COMPANY	0.0%	96	\$1,708,675	\$1,700,986	\$0	\$1,725,352	\$1,627,698	95.7%
ELIXIR INSURANCE COMPANY	0.0%	149	\$429,901	\$429,901	\$0	\$362,824	\$431,171	100.3%
EMC NATIONAL LIFE COMPANY	0.0%	247	\$5,978	\$0	\$0	\$0	\$0	26,258.1%
EPIC LIFE INSURANCE COMPANY THE	0.0%	233	\$14,575	\$12,484	\$0	\$1,985	\$3,783	30.3%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.0%	184	\$128,687	\$134,028	\$0	\$1,095,574	\$1,095,574	817.4%
ESSENCE HEALTHCARE PPO INC	0.2%	40	\$12,862,279	\$128,622,790	\$0	\$12,090,059	\$13,779,184	10.7%
EVEREST REINSURANCE COMPANY	0.0%	87	\$2,374,118	\$2,440,009	\$0	\$1,784,349	\$1,881,816	77.1%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	262	\$3,185	\$3,159	\$0	\$0	\$0	0.0%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	277	\$1,078	\$1,078	\$0	\$0	\$0	0.0%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.2%	43	\$12,044,053	\$12,044,855	\$0	\$3,037,197	\$3,179,869	26.4%
FAMILY LIFE INSURANCE COMPANY	0.0%	191	\$86,111	\$86,609	\$0	\$65,698	\$67,438	77.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.0%	242	\$8,025	\$8,320	\$0	\$7,200	\$7,200	86.5%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	297	\$120	\$140	\$0	\$0	\$0	0.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	141	\$575,169	\$583,280	\$0	\$1,621,298	\$1,621,298	278.0%
FEDERAL INSURANCE COMPANY	0.0%	171	\$221,650	\$221,650	\$0	\$0	\$0	0.0%
FEDERAL LIFE INSURANCE COMPANY	0.0%	158	\$315,458	\$316,666	\$0	\$49,446	\$62,349	19.7%
FEDERATED LIFE INSURANCE COMPANY	0.0%	106	\$1,432,829	\$1,468,177	\$0	\$409,451	\$2,058,837	140.2%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	256	\$4,081	\$4,081	\$0	\$0	\$0	0.0%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	148	\$462,916	\$527,634	\$0	\$190,099	\$271,568	51.5%
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	0.0%	104	\$1,479,306	\$1,479,306	\$0	\$0	\$0	0.0%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	131	\$776,283	\$776,283	\$0	\$569,787	\$438,712	56.5%
FORETHOUGHT LIFE INSURANCE COMPANY	0.0%	124	\$1,039,347	\$63,694	\$0	\$53,270	\$52,778	82.9%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.7%	23	\$36,059,788	\$36,032,271	\$0	\$15,350,219	\$14,916,132	41.4%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	176	\$161,438	\$165,042	\$0	\$140,539	\$140,120	84.9%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	181	\$139,406	\$154,883	\$0	\$263,023	\$-369,387	-238.5%
GENWORTH LIFE INSURANCE COMPANY	0.8%	20	\$41,644,930	\$42,118,535	\$0	\$43,831,919	\$46,753,344	111.0%
GERBER LIFE INSURANCE COMPANY	0.0%	136	\$699,218	\$698,878	\$0	\$188,513	\$199,503	28.5%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	103	\$1,546,746	\$1,601,289	\$0	\$1,102,673	\$1,104,611	69.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOLDEN RULE INSURANCE COMPANY	1.3%	14	\$68,385,547	\$68,656,776	\$0	\$41,522,636	\$39,886,159	58.1%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	169	\$227,297	\$230,947	\$0	\$165,042	\$149,383	64.7%
GPM HEALTH AND LIFE INSURANCE COMPANY	0.0%	155	\$368,896	\$369,082	\$0	\$295,272	\$244,816	66.3%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	215	\$32,395	\$32,246	\$0	\$31,250	\$31,153	96.6%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.2%	41	\$12,162,662	\$12,237,294	\$0	\$6,017,285	\$4,658,277	38.1%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	107	\$1,379,211	\$1,386,561	\$5,895	\$1,890,498	\$-288,886	-20.8%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	250	\$5,383	\$5,532	\$0	\$155,904	\$27,968	505.6%
HCC LIFE INSURANCE COMPANY	0.0%	216	\$31,350	\$-6,868	\$0	\$0	\$747,367	-10,881.9%
HEALTH CARE SERVICE CORPORATION	0.0%	95	\$1,764,471	\$1,764,471	\$0	\$2,878,612	\$2,877,595	163.1%
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	0.0%	139	\$584,980	\$584,980	\$0	\$542,307	\$548,452	93.8%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	12.2%	2	\$628,781,449	\$624,754,546	\$0	\$428,805,105	\$454,114,533	72.7%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	86	\$2,383,949	\$2,342,955	\$0	\$840,339	\$947,902	40.5%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	257	\$3,828	\$3,828	\$0	\$0	\$-311	-8.1%
HUMANA INSURANCE COMPANY	8.8%	4	\$454,425,492	\$455,069,366	\$0	\$371,585,556	\$384,777,943	84.6%
HUMANADENTAL INSURANCE COMPANY	0.1%	67	\$4,902,592	\$4,903,272	\$0	\$4,451,847	\$4,455,725	90.9%
IDEALIFE INSURANCE COMPANY	0.0%	249	\$5,402	\$0	\$0	\$740	\$0	407.6%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	126	\$1,014,559	\$1,031,671	\$0	\$857,948	\$1,043,406	101.1%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	167	\$233,842	\$236,018	\$0	\$92,274	\$-79,113	-33.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.1%	76	\$3,712,695	\$3,802,724	\$0	\$3,101,983	\$2,874,046	75.6%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	161	\$273,682	\$263,433	\$0	\$2,201,798	\$1,785,452	677.8%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	240	\$11,334	\$11,334	\$0	\$6,802	\$0	0.0%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	198	\$61,063	\$62,065	\$0	\$472,799	\$866,186	1,395.6%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.4%	28	\$22,123,413	\$22,336,226	\$0	\$24,207,156	\$28,399,341	127.1%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	255	\$4,141	\$5,060	\$0	\$26,482	\$3,871	76.5%
KNIGHTS OF COLUMBUS	0.1%	69	\$4,576,629	\$0	\$0	\$2,117,395	\$0	149.1%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	266	\$2,601	\$2,601	\$0	\$0	\$0	0.0%
LASSO HEALTHCARE INSURANCE COMPANY	0.0%	145	\$511,834	\$511,834	\$0	\$441,587	\$420,890	82.2%
LEADERS LIFE INSURANCE COMPANY	0.0%	261	\$3,247	\$3,510	\$0	\$9,000	\$8,960	255.3%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	232	\$15,399	\$0	\$0	\$0	\$0	0.0%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.1%	63	\$5,198,734	\$5,815,667	\$0	\$1,695,758	\$2,027,519	34.9%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	231	\$16,329	\$21,095	\$0	\$0	\$0	0.0%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.0%	300	\$40	\$40	\$0	\$0	\$0	0.0%
LIFE OF THE SOUTH INSURANCE COMPANY	0.0%	114	\$1,277,924	\$1,347,505	\$0	\$247,152	\$223,787	16.6%
LIFESecure INSURANCE COMPANY	0.0%	127	\$936,350	\$935,594	\$0	\$170,685	\$528,952	56.5%
LIFESHIELD NATIONAL INSURANCE CO	0.0%	118	\$1,177,846	\$0	\$0	\$432,847	\$0	64.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LINCOLN BENEFIT LIFE COMPANY	0.0%	119	\$1,177,250	\$1,177,250	\$0	\$4,982,832	\$4,982,832	423.3%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.0%	217	\$30,317	\$30,317	\$0	\$0	\$0	0.0%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	286	\$639	\$0	\$0	\$0	\$0	0.0%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.0%	178	\$155,390	\$163,782	\$0	\$340,143	\$654,878	399.8%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.1%	62	\$5,510,984	\$5,563,720	\$0	\$2,628,584	\$2,697,913	48.5%
LUMICO LIFE INSURANCE COMPANY	0.1%	73	\$4,054,588	\$4,060,670	\$0	\$3,947,775	\$3,935,932	96.9%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	276	\$1,152	\$1,239	\$0	\$0	\$0	0.0%
MANHATTAN LIFE INSURANCE COMPANY	0.2%	48	\$10,306,267	\$10,379,878	\$0	\$9,267,265	\$9,145,291	88.1%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	292	\$303	\$0	\$0	\$0	\$0	-16.4%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.4%	30	\$21,460,514	\$21,327,227	\$0	\$13,839,686	\$14,596,939	68.4%
MANHATTANLIFE OF AMERICA INSURANCE COMPANY	0.0%	279	\$841	\$828	\$0	\$0	\$0	0.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.2%	47	\$10,632,704	\$10,821,913	\$518,760	\$9,486,491	\$3,904,932	36.1%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	175	\$166,178	\$179,747	\$0	\$97,067	\$87,314	48.6%
MEDAMERICA INSURANCE COMPANY	0.0%	128	\$886,836	\$935,303	\$0	\$651,184	\$650,350	69.5%
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.1%	56	\$7,041,776	\$7,041,776	\$0	\$8,318,328	\$8,123,462	115.4%
MEDICA CENTRAL INSURANCE COMPANY	0.5%	27	\$23,480,763	\$23,480,763	\$0	\$20,268,449	\$20,298,809	86.4%
MEDICA INSURANCE COMPANY	1.6%	12	\$82,928,412	\$82,928,412	\$0	\$70,143,169	\$61,047,310	73.6%
MEDICO CORP LIFE INSURANCE COMPANY	0.5%	26	\$23,676,998	\$23,616,915	\$0	\$22,446,602	\$23,718,784	100.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MEDICO INSURANCE COMPANY	0.0%	89	\$2,277,290	\$2,222,771	\$0	\$757,305	\$776,611	34.9%
METROPOLITAN LIFE INSURANCE COMPANY	0.2%	45	\$11,470,360	\$12,528,652	\$0	\$7,619,483	\$6,750,896	53.9%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.0%	203	\$48,329	\$51,053	\$0	\$588,578	\$256,816	503.0%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	202	\$48,390	\$48,682	\$0	\$22,277	\$-13,678	-28.1%
MINNESOTA LIFE INSURANCE COMPANY	0.0%	153	\$380,612	\$391,232	\$0	\$335,752	\$89,313	22.8%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	3.3%	7	\$172,100,073	\$172,100,073	\$0	\$190,344,141	\$195,938,546	113.9%
MODERN WOODMEN OF AMERICA	0.0%	303	\$0	\$0	\$0	\$3,600	\$3,600	0.0%
MONY LIFE INSURANCE COMPANY	0.0%	199	\$59,041	\$61,293	\$28,850	\$11,720	\$-59,930	-97.8%
MOUNTAIN LIFE INSURANCE COMPANY	0.0%	197	\$62,676	\$0	\$0	\$7,156	\$0	121.6%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	208	\$44,037	\$44,037	\$0	\$63,278	\$63,278	143.7%
MUTUAL OF OMAHA INSURANCE COMPANY	1.4%	13	\$70,193,137	\$70,312,034	\$0	\$52,552,322	\$51,180,634	72.8%
NASSAU LIFE AND ANNUITY COMPANY	0.0%	152	\$400,523	\$0	\$40,988	\$1,349,645	\$0	90.4%
NASSAU LIFE INSURANCE COMPANY	0.0%	267	\$2,568	\$0	\$0	\$0	\$0	0.0%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	207	\$44,965	\$0	\$0	\$143,405	\$0	4.2%
NATIONAL CASUALTY COMPANY	0.0%	293	\$259	\$280	\$0	\$0	\$0	0.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	222	\$24,942	\$24,214	\$0	\$8,489	\$8,489	35.1%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	140	\$579,121	\$752,462	\$0	\$58,078	\$13,526	1.8%
NATIONAL HEALTH INSURANCE COMPANY	0.9%	18	\$46,240,213	\$43,928,837	\$0	\$33,642,709	\$32,192,226	73.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL LIFE INSURANCE COMPANY	0.0%	221	\$25,514	\$45,523	\$0	\$215,002	\$215,002	472.3%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	109	\$1,312,067	\$1,308,383	\$0	\$644,124	\$648,579	49.6%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	243	\$6,847	\$6,421	\$0	\$22,293	\$22,293	347.2%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	264	\$2,857	\$2,857	\$0	\$667	\$667	23.3%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	210	\$42,288	\$42,302	\$0	\$0	\$0	0.0%
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.0%	234	\$13,270	\$13,400	\$0	\$13,301	\$13,068	97.5%
NEW YORK LIFE INSURANCE COMPANY	0.1%	58	\$6,452,031	\$6,405,737	\$2,580	\$2,993,314	\$3,404,852	53.2%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	302	\$7	\$7	\$0	\$0	\$0	0.0%
NORTH AMERICAN INSURANCE COMPANY	0.0%	138	\$658,827	\$527,343	\$0	\$505,547	\$317,995	60.3%
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	0.4%	35	\$18,848,598	\$19,507,009	\$0	\$4,612,765	\$10,039,583	51.5%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.6%	24	\$30,892,665	\$30,595,619	\$11,453,436	\$11,631,910	\$21,477,296	70.2%
OLD AMERICAN INSURANCE COMPANY	0.0%	248	\$5,789	\$6,327	\$0	\$26,671	\$25,789	407.6%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	274	\$1,469	\$1,469	\$0	\$310	\$310	21.1%
OLD SURETY LIFE INSURANCE COMPANY	0.3%	38	\$16,813,352	\$16,831,340	\$0	\$12,418,167	\$12,446,972	74.0%
OLD UNITED LIFE INSURANCE COMPANY	0.0%	303	\$0	\$5,751	\$0	\$0	\$0	0.0%
OMAHA HEALTH INSURANCE COMPANY	0.0%	92	\$1,914,631	\$1,914,631	\$0	\$1,088,619	\$1,143,365	59.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OMAHA INSURANCE COMPANY	0.8%	21	\$39,658,182	\$39,906,305	\$0	\$33,735,601	\$30,070,134	75.4%
OMAHA SUPPLEMENTAL INSURANCE COMPANY	0.0%	189	\$88,805	\$88,749	\$0	\$112,192	\$114,135	128.6%
OPTICARE OF UTAH INC	0.0%	224	\$24,231	\$24,231	\$0	\$5,816	\$7,600	31.4%
OSCAR INSURANCE COMPANY	0.5%	25	\$25,941,404	\$25,941,404	\$0	\$16,507,563	\$16,879,770	65.1%
OXFORD LIFE INSURANCE COMPANY	0.0%	151	\$405,998	\$738,730	\$0	\$339,942	\$667,478	90.4%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.0%	214	\$33,923	\$34,926	\$0	\$16,424	\$15,163	43.4%
PAN—AMERICAN LIFE INSURANCE COMPANY	0.0%	137	\$697,231	\$711,175	\$0	\$719,595	\$580,841	81.7%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	122	\$1,087,568	\$1,245,685	\$0	\$2,643,480	\$1,495,147	120.0%
PEKIN LIFE INSURANCE COMPANY	0.0%	105	\$1,478,450	\$1,484,501	\$0	\$1,158,862	\$1,154,043	77.7%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.0%	225	\$23,631	\$27,407	\$0	\$308,749	\$307,360	1,121.5%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.1%	70	\$4,397,898	\$4,385,315	\$0	\$2,255,839	\$2,237,034	51.0%
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	112	\$1,293,203	\$1,220,353	\$0	\$1,054,353	\$1,084,337	88.9%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.1%	77	\$3,523,297	\$3,560,384	\$0	\$3,228,347	\$2,915,747	81.9%
PRIMERICA LIFE INSURANCE COMPANY	0.0%	271	\$1,911	\$1,911	\$0	\$0	\$—25	—1.3%
PRINCIPAL LIFE INSURANCE COMPANY	0.2%	42	\$12,062,447	\$10,715,453	\$0	\$2,870,018	\$—235,459	—2.2%
PROFESSIONAL INSURANCE COMPANY	0.0%	192	\$82,905	\$85,665	\$0	\$56,617	\$56,617	66.1%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	177	\$159,799	\$167,122	\$0	\$259,553	\$187,423	112.1%
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	0.0%	235	\$12,290	\$12,290	\$0	\$2,405	\$2,138	17.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.2%	50	\$9,308,659	\$9,378,460	\$0	\$5,289,877	\$4,260,763	45.4%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.0%	160	\$288,808	\$292,851	\$0	\$334	\$201	0.1%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	156	\$364,654	\$334,973	\$0	\$248,471	\$249,060	74.4%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.0%	260	\$3,375	\$3,375	\$0	\$0	\$0	0.0%
RELIASTAR LIFE INSURANCE COMPANY	0.0%	265	\$2,746	\$2,746	\$0	\$0	\$0	0.0%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	230	\$16,600	\$16,800	\$0	\$0	\$232,587	1,384.4%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	113	\$1,287,853	\$1,287,853	\$0	\$906,584	\$898,560	69.8%
RESERVE NATIONAL INSURANCE COMPANY	0.1%	57	\$6,882,420	\$6,910,328	\$0	\$4,378,024	\$4,150,189	60.1%
RIVERSOURCE LIFE INSURANCE COMPANY	0.1%	71	\$4,366,114	\$4,845,095	\$0	\$7,203,513	\$7,208,565	148.8%
ROYAL NEIGHBORS OF AMERICA	0.0%	229	\$17,109	\$17,100	\$0	\$4,566	\$4,701	27.5%
S USA LIFE INSURANCE COMPANY INC	0.0%	182	\$138,143	\$135,500	\$0	\$109,156	\$109,046	80.5%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	135	\$701,611	\$6,563,460	\$0	\$583,010	\$589,179	9.0%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	282	\$704	\$740	\$0	\$0	\$0	0.0%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	296	\$124	\$0	\$0	\$0	\$6	0.0%
SHELTER LIFE INSURANCE COMPANY	0.0%	195	\$67,056	\$75,392	\$0	\$153,454	\$153,628	203.8%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	219	\$26,117	\$260,690	\$0	\$9,268	\$90,640	34.8%
SILAC INSURANCE COMPANY	0.1%	64	\$5,195,277	\$5,438,998	\$0	\$7,564,760	\$7,543,250	138.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SILVERSCRIPT INSURANCE COMPANY	0.9%	17	\$46,439,592	\$48,550,691	\$0	\$40,673,475	\$35,105,508	72.3%
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	299	\$54	\$54	\$0	\$0	\$0	0.0%
STANDARD INSURANCE COMPANY	0.1%	72	\$4,176,361	\$4,080,271	\$0	\$1,228,185	\$5,901,396	144.6%
STANDARD LIFE & CASUALTY INSURANCE COMPANY	0.0%	164	\$269,883	\$270,707	\$0	\$20,179	\$20,430	7.5%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	134	\$715,048	\$745,461	\$0	\$494,875	\$440,093	59.0%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	280	\$828	\$801	\$0	\$0	\$0	0.0%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	170	\$225,933	\$217,608	\$0	\$295,166	\$292,105	134.2%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.4%	32	\$20,465,774	\$20,702,965	\$235	\$15,334,775	\$18,311,875	88.5%
STATE LIFE INSURANCE COMPANY	0.0%	146	\$503,822	\$512,846	\$0	\$1,435,225	\$2,469,009	481.4%
STATE MUTUAL INSURANCE COMPANY	0.1%	59	\$6,028,504	\$5,976,521	\$0	\$1,422,761	\$1,357,462	22.7%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	163	\$271,276	\$271,276	\$0	\$107,231	\$107,231	39.5%
STERLING LIFE INSURANCE COMPANY	0.0%	99	\$1,696,226	\$1,702,901	\$0	\$1,316,123	\$1,260,197	74.0%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.0%	303	\$0	\$0	\$0	\$45	\$0	0.0%
SURETY LIFE INSURANCE COMPANY	0.0%	111	\$1,293,276	\$1,293,276	\$0	\$0	\$20,000	1.5%
SYMETRA LIFE INSURANCE COMPANY	0.0%	254	\$4,221	\$4,702	\$0	\$2,880	\$1,479	31.5%
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.0%	259	\$3,548	\$3,548	\$0	\$1,111	\$1,111	31.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.0%	183	\$130,005	\$138,172	\$0	\$585,111	\$-98,665	-71.4%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.0%	166	\$234,778	\$234,778	\$0	\$1,781	\$0	0.0%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.1%	78	\$3,483,746	\$3,442,130	\$0	\$3,250,424	\$4,866,798	141.4%
THE RELIABLE LIFE INSURANCE COMPANY	0.0%	162	\$271,676	\$270,807	\$0	\$47,045	\$68,177	25.2%
THE TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	0.0%	238	\$11,514	\$13,333	\$0	\$5,387	\$5,731	43.0%
THRIVENT FINANCIAL FOR LUTHERANS	0.2%	49	\$10,201,374	\$10,338,144	\$198,631	\$11,280,234	\$13,519,516	130.8%
TIAA-CREF LIFE INSURANCE COMPANY	0.0%	188	\$89,195	\$89,990	\$0	\$119,851	\$271,102	301.3%
TIER ONE INSURANCE COMPANY	0.0%	108	\$1,315,076	\$0	\$0	\$342,051	\$0	-20.8%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	290	\$321	\$326	\$0	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	0.9%	16	\$48,298,816	\$49,318,242	\$0	\$48,566,353	\$46,387,208	94.1%
TRAVELERS INDEMNITY COMPANY	0.0%	303	\$0	\$95	\$0	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	303	\$0	\$0	\$0	\$0	\$-12,551	0.0%
TRUASSURE INSURANCE COMPANY	0.0%	157	\$342,935	\$342,935	\$0	\$206,732	\$204,402	59.6%
TRUSTED FRATERNAL LIFE	0.0%	289	\$351	\$393	\$0	\$0	\$0	0.0%
TRUSTMARK INSURANCE COMPANY	0.0%	212	\$36,477	\$36,950	\$0	\$26,500	\$19,862	53.8%
UNIFIED LIFE INSURANCE COMPANY	0.0%	143	\$563,717	\$572,142	\$0	\$688,456	\$661,199	115.6%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	236	\$11,615	\$11,587	\$0	\$3,710	\$4,035	34.8%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	281	\$797	\$810	\$0	\$0	\$-30	-3.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION SECURITY INSURANCE COMPANY	0.0%	123	\$1,084,427	\$1,231,472	\$0	\$3,994,275	\$3,994,275	324.3%
UNITED AMERICAN INSURANCE COMPANY	0.1%	83	\$2,663,864	\$2,666,791	\$0	\$2,527,083	\$2,539,405	95.2%
UNITED CONCORDIA INSURANCE COMPANY	0.0%	100	\$1,675,971	\$1,675,971	\$0	\$1,412,156	\$1,269,556	75.8%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	303	\$0	\$163	\$0	\$0	\$-494	-303.1%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	144	\$530,382	\$531,135	\$0	\$271,255	\$269,076	50.7%
UNITED HOME LIFE INSURANCE COMPANY	0.0%	284	\$657	\$657	\$0	\$0	\$0	0.0%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	93	\$1,813,908	\$1,813,704	\$0	\$1,443,419	\$1,443,419	79.6%
UNITED LIFE INSURANCE COMPANY	0.0%	237	\$11,516	\$11,516	\$0	\$0	\$0	0.0%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	129	\$784,310	\$790,042	\$0	\$295,442	\$380,906	48.2%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.3%	39	\$15,606,021	\$15,636,028	\$0	\$11,678,463	\$11,315,562	72.4%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.0%	132	\$764,935	\$777,941	\$0	\$520,064	\$620,695	79.8%
UNITED SECURITY INSURANCE COMPANY	0.0%	244	\$6,827	\$6,735	\$0	\$0	\$-95	-1.4%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	288	\$570	\$573	\$0	\$0	\$-1	-0.2%
UNITED WORLD LIFE INSURANCE COMPANY	0.0%	189	\$88,805	\$88,749	\$0	\$112,192	\$114,135	128.6%
UNITEDHEALTHCARE INSURANCE COMPANY	1.3%	15	\$66,243,212	\$65,381,903	\$0	\$41,355,701	\$41,319,773	63.2%
UNITEDHEALTHCARE INSURANCE COMPANY OF THE RIVER VALLEY	-0.0%	311	\$-1,993,801	\$-519,665	\$0	\$55,148,323	\$-11,993,907	2,308.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	294	\$180	\$0	\$0	\$8,496	\$0	0.0%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.0%	90	\$2,229,862	\$2,587,268	\$0	\$8,504,676	\$8,687,465	335.8%
USAA LIFE INSURANCE COMPANY	0.1%	60	\$5,941,945	\$5,942,608	\$0	\$4,659,468	\$4,679,382	78.7%
USABLE LIFE	0.0%	201	\$53,075	\$53,075	\$0	\$23,862	\$23,862	45.0%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	258	\$3,757	\$3,757	\$0	\$0	\$0	0.0%
VISION SERVICE PLAN INSURANCE COMPANY	0.0%	88	\$2,317,527	\$2,317,527	\$0	\$1,035,472	\$1,039,122	44.8%
WASHINGTON NATIONAL INSURANCE COMPANY	0.4%	29	\$21,761,283	\$21,867,526	\$0	\$12,950,261	\$12,037,479	55.0%
WELLCARE HEALTH INSURANCE OF ARIZONA INC	9.8%	3	\$503,690,077	\$503,690,077	\$0	\$453,136,344	\$456,895,006	90.7%
WELLCARE OF MISSOURI HEALTH INSURANCE COMPANY INC	0.7%	22	\$37,908,593	\$35,520,880	\$0	\$27,039,583	\$28,070,125	79.0%
WELLCARE PRESCRIPTION INSURANCE INC	0.9%	19	\$43,987,909	\$44,134,757	\$0	\$33,242,268	\$33,753,322	76.5%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	150	\$416,952	\$416,944	\$0	\$178,737	\$185,893	44.6%
WESTERN CATHOLIC UNION	0.0%	179	\$149,661	\$148,928	\$0	\$106,126	\$105,612	70.9%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	226	\$22,982	\$27,569	\$0	\$21,567	\$21,542	78.1%
WESTPORT INSURANCE CORPORATION	0.0%	220	\$25,770	\$29,110	\$0	\$152,090	\$-15,857	-54.5%
WILCAC LIFE INSURANCE COMPANY	0.0%	180	\$144,281	\$145,684	\$0	\$54,492	\$95,892	65.8%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	263	\$2,900	\$2,426	\$0	\$0	\$0	0.0%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	204	\$47,735	\$46,971	\$2,866	\$20,200	\$20,274	43.2%
WYSH LIFE AND HEALTH INSURANCE COMPANY	0.0%	285	\$644	\$644	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TOTAL	100.0%		\$5,146,240,102	\$5,225,264,952	\$12,440,413	\$3,979,031,168	\$4,060,642,138	77.7%

## 8 GROUP ACCIDENT & HEALTH INSURANCE BY LINE OF BUSINESS BY COMPANY

### SMALL EMPLOYER

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	0.3%	6	\$1,804,193	\$1,804,193	\$0	\$1,692,342	\$2,642,542	146.5%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	16.8%	3	\$114,075,306	\$116,861,603	\$0	\$88,420,286	\$90,609,089	77.5%
CONNECTICUT GENERAL LIFE INS CO	0.0%	10	\$349	\$2	\$0	\$0	\$0	0.0%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.0%	11	\$0	\$0	\$0	\$35,811	\$35,811	0.0%
COX HEALTH SYSTEMS INSURANCE COMPANY	0.8%	5	\$5,091,243	\$5,091,243	\$0	\$3,584,502	\$3,819,155	75.0%
GULF GUARANTY LIFE INSURANCE COMPANY	0.0%	8	\$307,786	\$307,786	\$0	\$51,007	\$116,033	37.7%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	31.1%	2	\$210,761,290	\$208,341,845	\$0	\$160,684,882	\$158,883,847	76.3%
HUMANA INSURANCE COMPANY	2.5%	4	\$16,656,654	\$15,689,711	\$0	\$13,599,775	\$13,258,970	84.5%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.1%	7	\$482,188	\$477,809	\$0	\$31,332	\$-85,723	-17.9%
TRANSAMERICA LIFE INSURANCE COMPANY	0.0%	9	\$2,132	\$2,150	\$0	\$0	\$0	0.0%
UNITEDHEALTHCARE INSURANCE COMPANY	48.4%	1	\$327,840,089	\$327,548,621	\$0	\$238,886,526	\$238,678,995	72.9%
WILCAC LIFE INSURANCE COMPANY	0.0%	11	\$0	\$0	\$0	\$0	\$4	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$677,021,230</b>	<b>\$676,124,963</b>	<b>\$0</b>	<b>\$506,986,463</b>	<b>\$507,958,723</b>	<b>75.1%</b>

## LARGE EMPLOYER/UNION

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 EVER LIFE INSURANCE COMPANY	0.1%	12	\$3,207,041	\$3,203,511	\$0	\$2,645,832	\$2,722,145	85.0%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	13	\$618,851	\$540,348	\$8	\$156,352	\$219,277	40.6%
AETNA LIFE INSURANCE COMPANY	8.4%	5	\$205,681,378	\$205,106,631	\$0	\$210,994,609	\$211,234,582	103.0%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	17	\$0	\$0	\$0	\$0	\$-1,810	0.0%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	15	\$9,306	\$9,306	\$0	\$458,200	\$458,199	4,923.7%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	14	\$38,947	\$38,947	\$0	\$0	\$0	0.0%
BEAZLEY INSURANCE COMPANY INC	0.9%	8	\$22,249,293	\$22,249,293	\$0	\$9,209,533	\$9,192,739	41.3%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	21.1%	3	\$517,150,452	\$517,994,255	\$0	\$405,736,399	\$395,799,911	76.4%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	16	\$1,866	\$1,867	\$0	\$0	\$0	0.0%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	10.2%	4	\$249,477,958	\$243,066,723	\$0	\$224,817,716	\$228,329,470	93.9%
COX HEALTH SYSTEMS INSURANCE COMPANY	5.2%	6	\$127,933,687	\$127,933,687	\$0	\$111,802,539	\$111,683,679	87.3%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	21.9%	2	\$538,307,107	\$540,405,485	\$0	\$410,599,670	\$407,749,823	75.5%
HUMANA INSURANCE COMPANY	1.1%	7	\$26,098,563	\$25,910,431	\$0	\$22,606,089	\$20,655,014	79.7%
METROPOLITAN LIFE INSURANCE COMPANY	0.4%	9	\$9,844,640	\$8,836,312	\$0	\$3,352,605	\$1,556,242	17.6%
SHELTER LIFE INSURANCE COMPANY	0.2%	11	\$4,094,870	\$4,081,668	\$0	\$5,021,032	\$4,895,582	119.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.4%	10	\$8,727,925	\$8,727,925	\$0	\$9,740,181	\$9,720,383	111.4%
UNITEDHEALTHCARE INSURANCE COMPANY	30.2%	1	\$739,832,684	\$741,660,549	\$0	\$619,456,275	\$618,918,127	83.5%
TOTAL	100.0%		\$2,453,274,568	\$2,449,766,938	\$8	\$2,036,597,032	\$2,023,133,363	82.6%

## ASSOCIATION

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	14.3%	2	\$105,608	\$125,863	\$0	\$0	\$0	0.0%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	2.7%	4	\$20,174	\$20,817	\$0	\$296	\$1,606	7.7%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	72.7%	1	\$537,187	\$531,021	\$0	\$409,553	\$404,962	76.3%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	10.3%	3	\$76,336	\$78,546	\$0	\$148,724	\$133,954	170.5%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$739,305</b>	<b>\$756,247</b>	<b>\$0</b>	<b>\$558,573</b>	<b>\$540,522</b>	<b>71.5%</b>

## DISCRETIONARY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MUTUAL OF OMAHA INSURANCE COMPANY	100.0%	1	\$278	\$278	\$0	\$0	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$278</b>	<b>\$278</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>

## FEDERAL EMPLOYEES

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	4.9%	3	\$44,919,252	\$25,250,321	\$0	\$28,484,414	\$24,881,638	98.5%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	6	\$339,051	\$343,450	\$0	\$298,798	\$298,738	87.0%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	35.5%	2	\$324,955,662	\$329,778,815	\$0	\$314,490,202	\$316,273,039	95.9%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	58.7%	1	\$537,133,936	\$563,466,610	\$0	\$520,780,394	\$535,168,512	95.0%
HUMANA INSURANCE COMPANY	0.2%	5	\$1,685,535	\$1,685,535	\$0	\$959,855	\$900,313	53.4%
NATIONAL CASUALTY COMPANY	0.0%	7	\$22	\$22	\$0	\$0	\$0	0.0%
UNITEDHEALTHCARE INSURANCE COMPANY	0.7%	4	\$6,436,001	\$6,444,896	\$0	\$5,778,576	\$5,773,556	89.6%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$915,469,459</b>	<b>\$926,969,649</b>	<b>\$0</b>	<b>\$870,792,239</b>	<b>\$883,295,796</b>	<b>95.3%</b>

## GROUP:

### MEDICARE SUPPLEMENT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA HEALTH AND LIFE INSURANCE COMPANY	0.0%	15	\$7,349	\$7,352	\$0	\$11,250	\$11,307	153.8%
AETNA LIFE INSURANCE COMPANY	0.0%	13	\$57,932	\$57,418	\$0	\$43,792	\$41,907	73.0%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	19	\$0	\$0	\$0	\$0	\$-1	0.0%
AMERICAN REPUBLIC INSURANCE COMPANY	1.3%	3	\$3,430,861	\$3,432,568	\$0	\$2,979,438	\$2,939,804	85.6%
BANKERS LIFE AND CASUALTY COMPANY	0.4%	5	\$1,021,002	\$1,046,364	\$0	\$901,096	\$924,291	88.3%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	11	\$99,523	\$99,527	\$0	\$85,748	\$101,293	101.8%
COMBINED INSURANCE CO OF AMERICA	0.0%	17	\$1,424	\$1,426	\$0	\$4,033	\$4,275	299.8%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.1%	8	\$281,678	\$281,606	\$0	\$0	\$0	0.0%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	14	\$9,644	\$10,636	\$0	\$12,980	\$15,858	149.1%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	16	\$5,793	\$5,345	\$0	\$261	\$58	1.1%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.1%	9	\$200,059	\$200,063	\$0	\$138,457	\$137,833	68.9%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	10	\$114,783	\$115,271	\$0	\$61,347	\$59,877	51.9%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	18	\$486	\$486	\$0	\$0	\$0	0.0%
MEDICO INSURANCE COMPANY	0.2%	7	\$452,069	\$471,487	\$0	\$219,289	\$209,159	44.4%
MUTUAL OF OMAHA INSURANCE COMPANY	0.8%	4	\$2,172,060	\$3,199,679	\$0	\$3,591,144	\$3,377,408	105.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OXFORD LIFE INSURANCE COMPANY	0.0%	12	\$76,931	\$83,045	\$0	\$77,930	\$83,780	100.9%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.0%	19	\$0	\$0	\$0	\$0	\$-35	0.0%
PRINCIPAL LIFE INSURANCE COMPANY	0.2%	6	\$602,751	\$602,617	\$0	\$587,698	\$583,370	96.8%
TRANSAMERICA LIFE INSURANCE COMPANY	1.3%	2	\$3,597,236	\$3,599,548	\$0	\$3,494,432	\$3,555,927	98.8%
UNITEDHEALTHCARE INSURANCE COMPANY	95.5%	1	\$256,086,996	\$267,830,396	\$0	\$220,362,380	\$220,170,942	82.2%
TOTAL	100.0%		\$268,218,577	\$281,044,834	\$0	\$232,571,275	\$232,217,053	82.6%

## GROUP: LONG-TERM CARE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	0.6%	8	\$226,253	\$232,219	\$0	\$435,704	\$974,573	419.7%
AMERICAN FIDELITY ASSURANCE COMPANY	0.2%	11	\$66,133	\$68,747	\$0	\$26,907	\$3,217	4.7%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	21	\$10,228	\$10,733	\$0	\$763,164	\$30,610	285.2%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	25	\$3,911	\$4,003	\$0	\$35,908	\$-124,562	-3,111.7%
CONNECTICUT GENERAL LIFE INS CO	0.1%	15	\$23,148	\$23,148	\$0	\$17,685	\$17,685	76.4%
CONTINENTAL CASUALTY COMPANY	7.0%	6	\$2,669,154	\$2,669,107	\$0	\$3,317,551	\$2,989,203	112.0%
CONTINENTAL GENERAL INSURANCE COMPANY	0.1%	17	\$19,228	\$19,073	\$0	\$9,429	\$11,343	59.5%
EVERLAKE LIFE INSURANCE COMPANY	0.1%	12	\$35,365	\$36,010	\$0	\$67,542	\$53,865	149.6%
GENWORTH LIFE INSURANCE COMPANY	8.2%	4	\$3,138,828	\$3,172,857	\$0	\$1,586,334	\$2,584,829	81.5%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.1%	13	\$29,104	\$28,992	\$0	\$90,402	\$84,449	291.3%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	21.0%	3	\$8,006,567	\$8,045,626	\$0	\$6,636,468	\$6,738,318	83.8%
LIFESECURE INSURANCE COMPANY	0.0%	26	\$1,722	\$1,722	\$0	\$0	\$0	0.0%
MEDAMERICA INSURANCE COMPANY	0.0%	22	\$10,057	\$14,228	\$0	\$134,996	\$135,838	954.7%
METROPOLITAN LIFE INSURANCE COMPANY	21.1%	2	\$8,050,686	\$7,506,032	\$0	\$14,771,166	\$30,448,931	405.7%
MONY LIFE INSURANCE COMPANY	0.0%	27	\$360	\$360	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MUTUAL OF OMAHA INSURANCE COMPANY	0.4%	9	\$159,489	\$158,927	\$0	\$201,241	\$169,677	106.8%
NEW YORK LIFE INSURANCE COMPANY	0.0%	20	\$13,866	\$14,089	\$0	\$211,514	\$11,227	79.7%
PRINCIPAL LIFE INSURANCE COMPANY	0.0%	18	\$17,170	\$18,853	\$0	\$45,343	\$84,772	449.6%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	19	\$14,080	\$10,816	\$0	\$48,018	\$84,175	778.2%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	23	\$9,811	\$12,166	\$0	\$3,273	\$3,272	26.9%
SENTRY INSURANCE COMPANY	0.1%	16	\$21,312	\$-196,883	\$0	\$75,426	\$105,210	-53.4%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.1%	14	\$24,134	\$24,134	\$0	\$0	\$0	0.0%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.2%	10	\$94,892	\$95,776	\$0	\$60,690	\$251,258	262.3%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	8.0%	5	\$3,054,568	\$2,908,912	\$0	\$1,685,214	\$2,632,568	90.5%
TRANSAMERICA LIFE INSURANCE COMPANY	5.9%	7	\$2,258,861	\$2,382,605	\$0	\$3,553,370	\$3,996,304	167.7%
UNUM LIFE INSURANCE COMPANY OF AMERICA	26.8%	1	\$10,240,046	\$10,447,547	\$0	\$4,122,530	\$5,089,143	48.7%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	24	\$4,937	\$5,731	\$0	\$19,125	\$-39,349	-686.6%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$38,203,910</b>	<b>\$37,715,530</b>	<b>\$0</b>	<b>\$37,919,000</b>	<b>\$56,336,556</b>	<b>149.4%</b>

## GROUP: SPECIFIED DISEASE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
5 STAR LIFE INSURANCE COMPANY	0.0%	42	\$10,104	\$173,472	\$0	\$0	\$10,000	5.8%
AMALGAMATED LIFE INSURANCE COMPANY	0.0%	52	\$1,206	\$1,206	\$0	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	45	\$5,621	\$5,599	\$0	\$364	\$-827	-14.8%
AMERICAN FIDELITY ASSURANCE COMPANY	0.7%	24	\$340,537	\$341,110	\$0	\$37,850	\$34,927	10.2%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	62	\$0	\$1,456	\$0	\$0	\$0	0.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	16.1%	1	\$8,139,962	\$8,065,109	\$0	\$3,517,604	\$3,592,710	44.5%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	36	\$21,929	\$22,005	\$0	\$34,642	\$34,603	157.3%
ASSURITY LIFE INSURANCE COMPANY	0.0%	47	\$2,450	\$2,453	\$0	\$500	\$1,047	42.7%
AXIS INSURANCE COMPANY	0.0%	59	\$86	\$997	\$0	\$5,457	\$4,652	466.6%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	51	\$1,829	\$1,829	\$0	\$0	\$0	0.0%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.2%	32	\$108,859	\$110,353	\$0	\$33,550	\$37,652	34.1%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	1.2%	17	\$595,056	\$599,461	\$0	\$210,867	\$203,320	33.9%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	57	\$141	\$157	\$0	\$0	\$-630	-401.3%
COMBINED INSURANCE CO OF AMERICA	0.6%	27	\$299,570	\$321,713	\$0	\$171,229	\$88,974	27.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COMPANION LIFE INSURANCE COMPANY	0.0%	37	\$19,866	\$19,906	\$0	\$0	\$0	0.0%
CONTINENTAL AMERICAN INSURANCE COMPANY	8.5%	4	\$4,281,954	\$4,238,381	\$0	\$1,947,666	\$2,334,625	55.1%
CONTINENTAL GENERAL INSURANCE COMPANY	-0.0%	64	\$-1,644	\$-1,519	\$0	\$0	\$-7,043	463.7%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	39	\$16,829	\$16,829	\$0	\$99	\$99	0.6%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.1%	34	\$52,928	\$52,909	\$0	\$7,072	\$8,289	15.7%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.2%	31	\$109,073	\$109,269	\$0	\$18,691	\$23,037	21.1%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.7%	25	\$337,910	\$335,261	\$0	\$200,300	\$205,473	61.3%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	41	\$10,902	\$10,946	\$0	\$9,969	\$9,428	86.1%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	7.9%	5	\$4,001,071	\$3,987,330	\$0	\$630,824	\$445,487	11.2%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	4.5%	7	\$2,289,436	\$2,323,727	\$0	\$898,444	\$775,561	33.4%
HCC LIFE INSURANCE COMPANY	1.8%	14	\$898,883	\$898,883	\$0	\$27,516	\$77,918	8.7%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	35	\$23,351	\$23,209	\$0	\$50	\$50	0.2%
LIFE INSURANCE COMPANY OF NORTH AMERICA	11.9%	3	\$6,001,766	\$5,843,299	\$0	\$2,852,555	\$2,940,403	50.3%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	55	\$351	\$398	\$0	\$0	\$0	0.0%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.7%	23	\$342,042	\$365,249	\$0	\$64,000	\$69,972	19.2%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	44	\$7,268	\$6,898	\$0	\$1,403	\$125	1.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MANHATTAN LIFE INSURANCE COMPANY	0.0%	56	\$173	\$203	\$0	\$0	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.4%	29	\$202,939	\$196,993	\$0	\$42,082	\$40,684	20.7%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.0%	53	\$458	\$458	\$0	\$0	\$912	199.1%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	40	\$14,870	\$14,870	\$0	\$0	\$-2,518	-16.9%
MUTUAL OF OMAHA INSURANCE COMPANY	1.0%	19	\$490,432	\$491,413	\$0	\$209,833	\$235,987	48.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.6%	26	\$314,808	\$314,808	\$0	\$0	\$0	0.0%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	49	\$2,210	\$2,198	\$0	\$0	\$15	0.7%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	38	\$16,939	\$16,939	\$0	\$100	\$100	0.6%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	54	\$428	\$428	\$0	\$0	\$0	0.0%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	50	\$2,209	\$2,209	\$0	\$0	\$0	0.0%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.0%	46	\$3,784	\$3,780	\$0	\$0	\$535	14.2%
PRINCIPAL LIFE INSURANCE COMPANY	1.0%	18	\$517,126	\$514,970	\$0	\$40,975	\$40,988	8.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	43	\$7,788	\$8,147	\$0	\$0	\$0	0.0%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	60	\$63	\$62	\$0	\$0	\$0	0.0%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.0%	58	\$119	\$127	\$0	\$0	\$0	0.0%
QBE INSURANCE CORPORATION	1.4%	16	\$727,478	\$610,633	\$0	\$301,953	\$700,673	114.7%
RELIANCE STANDARD LIFE INSURANCE COMPANY	2.0%	11	\$1,012,403	\$1,025,900	\$0	\$183,700	\$185,687	18.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
RELIASTAR LIFE INSURANCE COMPANY	12.5%	2	\$6,293,715	\$6,457,714	\$0	\$3,709,613	\$2,229,226	34.5%
RESERVE NATIONAL INSURANCE COMPANY	0.2%	33	\$90,174	\$87,518	\$0	\$253,970	\$302,593	345.7%
SECURIAN LIFE INSURANCE COMPANY	1.4%	15	\$731,443	\$744,050	\$0	\$317,771	\$302,344	40.6%
STANDARD INSURANCE COMPANY	0.5%	28	\$275,177	\$285,718	\$0	\$173,376	\$172,270	60.3%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	48	\$2,415	\$1,842	\$0	\$916	\$-62	-3.4%
SUN LIFE ASSURANCE COMPANY OF CANADA	7.7%	6	\$3,880,103	\$3,959,660	\$0	\$597,472	\$597,472	15.1%
SYMETRA LIFE INSURANCE COMPANY	0.8%	21	\$414,147	\$419,190	\$0	\$153,800	\$169,362	40.4%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	1.9%	13	\$948,932	\$1,014,075	\$0	\$146,875	\$164,332	16.2%
TRANSAMERICA LIFE INSURANCE COMPANY	1.0%	20	\$483,506	\$483,130	\$0	\$241,962	\$255,534	52.9%
TRUSTMARK INSURANCE COMPANY	0.8%	22	\$406,377	\$407,455	\$0	\$99,375	\$93,857	23.0%
UNION FIDELITY LIFE INSURANCE COMPANY	0.3%	30	\$160,381	\$157,505	\$0	\$54,652	\$26,267	16.7%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	61	\$45	\$65	\$0	\$0	\$-2	-3.1%
UNITED OF OMAHA LIFE INSURANCE COMPANY	2.3%	10	\$1,137,389	\$1,158,788	\$0	\$275,350	\$327,577	28.3%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	62	\$0	\$0	\$0	\$0	\$-81	0.0%
UNUM INSURANCE COMPANY	4.4%	8	\$2,222,429	\$2,293,924	\$0	\$679,525	\$711,400	31.0%
UNUM LIFE INSURANCE COMPANY OF AMERICA	2.4%	9	\$1,217,814	\$1,159,281	\$0	\$318,285	\$285,254	24.6%
WASHINGTON NATIONAL INSURANCE COMPANY	1.9%	12	\$973,353	\$968,673	\$0	\$646,606	\$330,981	34.2%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$50,470,963</b>	<b>\$50,680,621</b>	<b>\$0</b>	<b>\$19,118,843</b>	<b>\$18,061,239</b>	<b>35.6%</b>

## GROUP:

### ACCIDENT ONLY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
5 STAR LIFE INSURANCE COMPANY	0.0%	72	\$24,918	\$22,492	\$0	\$1,400	\$1,400	6.2%
AAA LIFE INSURANCE COMPANY	1.3%	25	\$1,790,499	\$1,790,664	\$0	\$893,039	\$719,669	40.2%
ACE AMERICAN INSURANCE COMPANY	0.7%	30	\$947,160	\$1,020,443	\$0	\$313,437	\$318,312	31.2%
AEGIS SECURITY INSURANCE COMPANY	0.0%	88	\$1,538	\$8,434	\$0	\$4,217	\$4,217	50.0%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	86	\$4,350	\$5,574	\$0	\$0	\$-66	-1.2%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	107	\$0	\$-697	\$0	\$0	\$-4	0.6%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.1%	53	\$131,835	\$158,607	\$0	\$49,669	\$54,486	34.4%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	3.7%	7	\$5,027,630	\$4,969,195	\$0	\$1,950,692	\$1,935,451	38.9%
AMERICAN INCOME LIFE INSURANCE CO	0.2%	43	\$280,680	\$279,971	\$0	\$200,497	\$169,627	60.6%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	97	\$227	\$263	\$0	\$0	\$-77	-29.3%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	79	\$12,611	\$12,625	\$0	\$85	\$85	0.7%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.2%	46	\$209,151	\$276,929	\$0	\$626,150	\$724,785	261.7%
AMEX ASSURANCE COMPANY	0.1%	48	\$193,939	\$194,324	\$0	\$0	\$27,762	14.3%
ARCH INSURANCE COMPANY	0.1%	58	\$99,714	\$99,750	\$0	\$6,238	\$-45,321	-45.4%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.1%	61	\$80,536	\$80,536	\$0	\$0	\$0	0.0%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.2%	42	\$318,880	\$329,891	\$0	\$179,303	\$-20,137	-6.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	75	\$18,024	\$18,247	\$0	\$50,000	\$97,664	535.2%
AXIS INSURANCE COMPANY	0.8%	29	\$1,106,682	\$1,045,845	\$0	\$176,764	\$259,708	24.8%
BCS INSURANCE COMPANY	0.0%	85	\$4,782	\$4,796	\$0	\$0	\$13	0.3%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	69	\$39,920	\$40,468	\$0	\$23,212	\$26,050	64.4%
CMFG LIFE INSURANCE COMPANY	2.3%	12	\$3,145,211	\$3,143,827	\$0	\$2,052,488	\$2,075,417	66.0%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.5%	35	\$717,173	\$724,724	\$0	\$158,980	\$152,040	21.0%
COMBINED INSURANCE CO OF AMERICA	0.2%	44	\$277,189	\$277,672	\$0	\$80,714	\$55,184	19.9%
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	0.0%	98	\$221	\$221	\$0	\$0	\$0	0.0%
CONNECTICUT GENERAL LIFE INS CO	0.0%	87	\$2,158	\$2,375	\$0	\$1,163	\$1,588	66.9%
CONTINENTAL AMERICAN INSURANCE COMPANY	3.6%	9	\$4,926,015	\$4,875,888	\$0	\$2,369,698	\$1,013,327	20.8%
CONTINENTAL CASUALTY COMPANY	0.0%	107	\$0	\$0	\$0	\$173,928	\$1,037,782	0.0%
CONTINENTAL GENERAL INSURANCE COMPANY	-0.0%	112	\$-815	\$-694	\$0	\$0	\$-1,188	171.2%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	76	\$17,126	\$17,126	\$0	\$2,926	\$2,926	17.1%
EVERLAKE LIFE INSURANCE COMPANY	0.1%	49	\$192,152	\$188,992	\$0	\$398,609	\$344,648	182.4%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.0%	73	\$24,417	\$24,409	\$0	\$0	\$0	0.0%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.1%	66	\$71,532	\$71,532	\$0	\$42,000	\$41,000	57.3%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	106	\$17	\$17	\$0	\$0	\$0	0.0%
FEDERAL INSURANCE COMPANY	1.6%	23	\$2,174,444	\$2,143,257	\$0	\$144,449	\$173,104	8.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.6%	33	\$804,019	\$804,115	\$0	\$246,439	\$316,284	39.3%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	68	\$66,512	\$66,212	\$0	\$45,012	\$40,623	61.4%
GENWORTH LIFE INSURANCE COMPANY	0.0%	95	\$255	\$260	\$0	\$159	\$177	68.1%
GERBER LIFE INSURANCE COMPANY	0.1%	50	\$167,198	\$168,021	\$0	\$11,321	\$11,409	6.8%
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	103	\$122	\$122	\$0	\$0	\$4	3.3%
GREAT AMERICAN INSURANCE COMPANY	1.3%	26	\$1,735,130	\$1,942,320	\$0	\$1,281,065	\$734,053	37.8%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.8%	28	\$1,142,812	\$1,264,426	\$0	\$330,205	\$852,277	67.4%
GREAT NORTHERN INSURANCE COMPANY	0.0%	78	\$14,485	\$13,965	\$-44	\$0	\$-2,502	-17.9%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.1%	60	\$82,119	\$37,421	\$0	\$12,335	\$9,308	24.9%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	4.0%	6	\$5,436,292	\$5,422,494	\$0	\$1,245,451	\$1,192,067	22.0%
HARTFORD FIRE INSURANCE COMPANY	0.3%	41	\$381,626	\$287,219	\$0	\$0	\$51,723	18.0%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	7.3%	3	\$9,931,609	\$10,048,771	\$0	\$3,268,169	\$3,202,347	31.9%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.2%	45	\$210,008	\$210,008	\$0	\$52,903	\$56,091	26.7%
HUMANA INSURANCE COMPANY	0.0%	102	\$133	\$133	\$0	\$0	\$-2,674	-2,010.5%
KANSAS CITY LIFE INSURANCE COMPANY	0.1%	63	\$79,115	\$79,025	\$0	\$950	\$15,511	19.6%
LEADERS LIFE INSURANCE COMPANY	0.0%	89	\$596	\$0	\$0	\$0	\$0	50.0%
LIFE INSURANCE COMPANY OF NORTH AMERICA	5.7%	4	\$7,685,651	\$7,577,224	\$0	\$3,766,163	\$3,882,147	51.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIFESECURE INSURANCE COMPANY	0.0%	92	\$348	\$324	\$0	\$0	\$-10	-3.1%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	82	\$6,316	\$7,370	\$0	\$0	\$0	0.0%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	2.3%	13	\$3,054,578	\$3,042,690	\$0	\$2,440,817	\$2,045,828	67.2%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	77	\$15,794	\$15,150	\$0	\$0	\$347	2.3%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.1%	51	\$146,613	\$142,318	\$0	\$12,601	\$12,182	8.6%
MARKEL INSURANCE COMPANY	0.1%	56	\$114,590	\$118,767	\$0	\$19,644	\$81,455	68.6%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.0%	90	\$483	\$483	\$0	\$0	\$73	15.1%
METROPOLITAN LIFE INSURANCE COMPANY	13.5%	1	\$18,194,958	\$17,038,693	\$0	\$7,883,545	\$7,958,502	46.7%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	83	\$4,856	\$4,856	\$0	\$0	\$12	0.2%
MINNESOTA LIFE INSURANCE COMPANY	4.1%	5	\$5,486,078	\$5,523,935	\$0	\$2,204,019	\$1,894,826	34.3%
MUTUAL OF OMAHA INSURANCE COMPANY	1.6%	21	\$2,201,325	\$2,431,152	\$0	\$951,106	\$686,791	28.2%
NATIONAL CASUALTY COMPANY	0.0%	99	\$211	\$211	\$0	\$0	\$0	0.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.9%	27	\$1,162,616	\$1,162,381	\$0	\$237,457	\$58,705	5.1%
NATIONAL HEALTH INSURANCE COMPANY	0.0%	93	\$335	\$322	\$0	\$0	\$19	5.9%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.9%	19	\$2,624,843	\$2,829,381	\$0	\$1,238,590	\$1,042,665	36.9%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	71	\$31,875	\$30,646	\$0	\$5,193	\$466	1.5%
NATIONWIDE MUTUAL INSURANCE COMPANY	-0.1%	113	\$-71,812	\$131,186	\$0	\$1,595,048	\$993,016	757.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.1%	67	\$69,226	\$69,226	\$0	\$0	\$0	0.0%
NEW YORK LIFE INSURANCE COMPANY	0.2%	47	\$206,447	\$209,563	\$16,714	\$143,914	\$122,315	58.4%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.1%	54	\$127,023	\$127,023	\$0	\$21,276	\$120,123	94.6%
PAN—AMERICAN LIFE INSURANCE COMPANY	0.4%	38	\$579,175	\$579,175	\$0	\$334,114	\$357,502	61.7%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	100	\$195	\$192	\$0	\$0	\$0	0.0%
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	74	\$18,130	\$18,433	\$0	\$11,610	\$7,623	41.4%
PRINCIPAL LIFE INSURANCE COMPANY	0.6%	31	\$817,937	\$819,208	\$0	\$72,100	\$72,123	8.8%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.0%	84	\$4,795	\$4,708	\$0	\$0	\$0	0.0%
QBE INSURANCE CORPORATION	0.6%	34	\$802,942	\$752,034	\$0	\$650,419	\$196,012	26.1%
RELIANCE STANDARD LIFE INSURANCE COMPANY	2.0%	18	\$2,680,929	\$2,697,961	\$0	\$774,726	\$867,961	32.2%
RELIASTAR LIFE INSURANCE COMPANY	3.7%	8	\$4,997,114	\$5,043,938	\$0	\$1,817,174	\$1,897,651	37.6%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.1%	52	\$136,210	\$136,210	\$0	\$151,000	\$—23,219	—17.0%
RESERVE NATIONAL INSURANCE COMPANY	0.1%	64	\$75,404	\$79,684	\$0	\$87,699	\$91,481	114.8%
S USA LIFE INSURANCE COMPANY INC	0.4%	37	\$587,141	\$550,923	\$0	\$279,383	\$139,848	25.4%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	105	\$66	\$62	\$0	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	2.4%	11	\$3,288,499	\$3,324,271	\$0	\$1,886,366	\$3,525,328	106.0%
SHENANDOAH LIFE INSURANCE COMPANY	0.5%	36	\$647,698	\$538,456	\$0	\$103,314	\$1,102,400	204.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.6%	32	\$811,881	\$736,170	\$0	\$0	\$146,545	19.9%
STANDARD INSURANCE COMPANY	1.6%	22	\$2,175,591	\$2,137,851	\$0	\$1,882,398	\$1,503,132	70.3%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	96	\$249	\$-1,456	\$0	\$0	\$-436	29.9%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	107	\$0	\$0	\$0	\$27,908	\$27,908	0.6%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.0%	70	\$37,288	\$37,288	\$0	\$0	\$567	1.5%
SUN LIFE ASSURANCE COMPANY OF CANADA	2.2%	14	\$3,004,385	\$3,065,986	\$0	\$401,396	\$401,396	13.1%
SYMETRA LIFE INSURANCE COMPANY	0.3%	40	\$460,707	\$466,318	\$0	\$443,232	\$488,080	104.7%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.1%	57	\$114,332	\$122,763	\$0	\$25,810	\$21,029	17.1%
THE NORTH RIVER INSURANCE COMPANY	0.0%	107	\$0	\$0	\$0	\$16,510	\$0	0.0%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	2.2%	15	\$2,961,506	\$2,972,324	\$0	\$1,212,444	\$1,430,003	48.1%
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.0%	101	\$191	\$190	\$0	\$0	\$0	0.0%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	80	\$7,626	\$7,617	\$0	\$0	\$0	0.0%
TRANSAMERICA LIFE INSURANCE COMPANY	2.0%	16	\$2,723,199	\$2,739,755	\$0	\$1,117,647	\$1,193,194	43.6%
TRUSTMARK INSURANCE COMPANY	0.4%	39	\$483,702	\$484,986	\$0	\$84,875	\$80,162	16.5%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	94	\$286	\$293	\$0	\$0	\$0	0.0%
UNION FIDELITY LIFE INSURANCE COMPANY	0.1%	59	\$90,398	\$88,775	\$0	\$34,311	\$16,491	18.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION LABOR LIFE INSURANCE COMPANY	0.1%	55	\$122,102	\$119,351	\$0	\$62,500	\$109,935	92.1%
UNION SECURITY INSURANCE COMPANY	0.1%	65	\$73,902	\$73,902	\$0	\$133,814	\$133,814	181.1%
UNITED OF OMAHA LIFE INSURANCE COMPANY	2.0%	17	\$2,718,994	\$2,720,471	\$0	\$720,862	\$706,495	26.0%
UNITED STATES FIRE INSURANCE COMPANY	9.4%	2	\$12,721,043	\$12,721,043	\$0	\$3,280,081	\$7,094,787	55.8%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	107	\$0	\$0	\$0	\$0	\$-30	0.6%
UNUM INSURANCE COMPANY	1.5%	24	\$2,087,151	\$2,159,518	\$0	\$362,508	\$418,727	19.4%
UNUM LIFE INSURANCE COMPANY OF AMERICA	3.3%	10	\$4,465,432	\$4,410,645	\$0	\$710,240	\$596,292	13.5%
USAA LIFE INSURANCE COMPANY	0.0%	81	\$6,851	\$6,891	\$0	\$0	\$0	0.0%
VIGILANT INSURANCE COMPANY	0.0%	91	\$400	\$400	\$-1	\$0	\$-68	-17.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.1%	62	\$79,857	\$81,648	\$0	\$3,010	\$2,854	3.5%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	104	\$68	\$68	\$0	\$0	\$0	0.0%
ZURICH AMERICAN INSURANCE COMPANY	1.8%	20	\$2,497,672	\$2,369,385	\$0	\$2,040,710	\$1,529,432	64.5%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$135,235,349</b>	<b>\$134,702,553</b>	<b>\$16,669</b>	<b>\$55,641,201</b>	<b>\$58,680,631</b>	<b>43.6%</b>

## GROUP: DISABILITY INCOME

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 EVER LIFE INSURANCE COMPANY	0.0%	43	\$66,205	\$66,468	\$0	\$7,779	\$4,170	6.3%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	61	\$1,656	\$1,657	\$0	\$0	\$274	16.5%
AMERICAN FIDELITY ASSURANCE COMPANY	1.9%	13	\$7,503,831	\$7,508,074	\$0	\$2,355,412	\$1,965,833	26.2%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	70	\$0	\$19,437	\$0	\$0	\$33,961	174.7%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.2%	27	\$842,115	\$838,422	\$0	\$297,942	\$322,122	38.4%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	46	\$50,625	\$50,652	\$0	\$33,234	\$33,335	65.8%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.8%	17	\$3,161,062	\$3,362,592	\$0	\$1,467,185	\$2,315,876	68.9%
ANTHEM LIFE INSURANCE COMPANY	1.1%	15	\$4,307,926	\$4,376,174	\$0	\$1,647,722	\$1,519,526	34.7%
ASSURITY LIFE INSURANCE COMPANY	0.3%	26	\$1,032,510	\$1,064,282	\$0	\$390,738	\$415,434	39.0%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	59	\$3,023	\$3,023	\$0	\$0	\$0	0.0%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	41	\$81,319	\$81,127	\$0	\$64,267	\$61,630	76.0%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$22,783	\$22,783	-1,070.9%
CMFG LIFE INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$5,221	\$5,221	-1,070.9%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.1%	35	\$332,560	\$328,260	\$0	\$158,959	\$123,720	37.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COMBINED INSURANCE CO OF AMERICA	0.1%	34	\$341,232	\$341,521	\$0	\$146,374	\$154,102	45.1%
COMPANION LIFE INSURANCE COMPANY	0.0%	45	\$50,858	\$27,918	\$0	\$60,831	\$64,963	232.7%
CONNECTICUT GENERAL LIFE INS CO	0.0%	70	\$0	\$-35,203	\$0	\$376,980	\$376,980	-1,070.9%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.7%	19	\$2,633,439	\$2,606,641	\$0	\$1,705,567	\$2,704,878	103.8%
CONTINENTAL CASUALTY COMPANY	0.0%	70	\$0	\$0	\$0	\$36,071	\$-969,952	0.0%
CONTINENTAL GENERAL INSURANCE COMPANY	-0.0%	85	\$-3,821	\$-3,369	\$0	\$0	\$-17,234	511.5%
COUNTRY LIFE INSURANCE COMPANY	0.0%	50	\$30,142	\$30,846	\$0	\$20,228	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.1%	31	\$506,135	\$506,135	\$0	\$371,373	\$371,373	73.4%
DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.0%	66	\$377	\$0	\$0	\$0	\$0	0.0%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	48	\$43,638	\$43,638	\$0	\$843,033	\$157,144	360.1%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.3%	25	\$1,108,788	\$1,108,788	\$0	\$835,830	\$835,830	75.4%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	42	\$80,663	\$24,341	\$0	\$38,500	\$5,157	21.2%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	65	\$528	\$528	\$0	\$0	\$0	0.0%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	5.1%	10	\$20,531,347	\$20,467,448	\$0	\$11,470,319	\$3,881,417	19.0%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	11.4%	2	\$45,651,934	\$45,945,215	\$0	\$30,779,586	\$36,157,302	78.7%
HCC LIFE INSURANCE COMPANY	0.2%	29	\$659,032	\$281,549	\$0	\$0	\$0	0.0%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$43,716	\$9,534	-4,112.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HORACE MANN LIFE INSURANCE COMPANY	0.0%	54	\$10,398	\$10,455	\$0	\$0	\$404	3.9%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	38	\$99,651	\$99,622	\$0	\$32,727	\$26,293	26.4%
KANSAS CITY LIFE INSURANCE COMPANY	0.7%	18	\$2,836,978	\$3,046,795	\$0	\$1,259,046	\$1,730,350	56.8%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	70	\$0	\$0	\$0	\$99,925	\$99,435	-1,070.9%
LIFE INSURANCE COMPANY OF NORTH AMERICA	13.8%	1	\$55,327,987	\$55,916,526	\$0	\$34,083,744	\$35,341,527	63.2%
LIFESECURE INSURANCE COMPANY	0.0%	67	\$330	\$308	\$0	\$0	\$-1	-0.3%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	40	\$88,772	\$95,860	\$0	\$-39,448	\$26,447	27.6%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	10.9%	3	\$43,797,577	\$43,760,899	\$0	\$26,039,788	\$25,987,862	59.4%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	39	\$94,949	\$95,884	\$0	\$97,365	\$-142,215	-148.3%
METROPOLITAN LIFE INSURANCE COMPANY	8.2%	5	\$33,100,385	\$29,929,602	\$0	\$39,650,896	\$48,000,749	160.4%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	58	\$3,061	\$3,061	\$0	\$0	\$58	1.9%
MINNESOTA LIFE INSURANCE COMPANY	0.0%	63	\$994	\$924	\$0	\$49,887	\$10,467	1,132.8%
MONY LIFE INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$21,074	\$26,590	-1,070.9%
MUTUAL OF OMAHA INSURANCE COMPANY	0.0%	44	\$52,105	\$52,230	\$0	\$140,930	\$-72,972	-139.7%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	49	\$31,941	\$31,941	\$0	\$86,543	\$50,629	158.5%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.3%	23	\$1,392,422	\$1,392,422	\$0	\$1,133,848	\$1,140,773	81.9%
NEW YORK LIFE INSURANCE COMPANY	0.6%	20	\$2,595,387	\$2,560,743	\$345,193	\$1,431,038	\$852,595	33.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	51	\$20,752	\$20,752	\$0	\$1,134	\$527	2.5%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.5%	22	\$1,809,941	\$1,809,941	\$0	\$1,234,147	\$428,199	23.7%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	69	\$144	\$144	\$0	\$0	\$0	0.0%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	37	\$113,722	\$112,153	\$0	\$131,326	\$28,759	25.6%
PEKIN LIFE INSURANCE COMPANY	0.0%	64	\$692	\$692	\$0	\$0	\$0	0.0%
PRINCIPAL LIFE INSURANCE COMPANY	3.2%	11	\$12,710,357	\$12,770,569	\$0	\$8,281,826	\$8,039,660	63.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.2%	28	\$740,575	\$774,705	\$0	\$150,778	\$436,922	56.4%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	68	\$220	\$263	\$0	\$66,559	\$19,845	7,545.6%
RELIANCE STANDARD LIFE INSURANCE COMPANY	2.8%	12	\$11,165,938	\$11,245,795	\$0	\$8,926,019	\$8,696,524	77.3%
RELIASTAR LIFE INSURANCE COMPANY	1.7%	14	\$6,988,641	\$7,082,906	\$0	\$4,225,496	\$4,904,258	69.2%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.3%	24	\$1,169,344	\$1,169,344	\$0	\$258,624	\$266,578	22.8%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	70	\$0	\$0	\$0	\$0	\$7,095	–1,070.9%
STANDARD INSURANCE COMPANY	6.0%	6	\$24,174,093	\$27,692,701	\$0	\$20,898,517	\$20,336,185	73.4%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	70	\$0	\$–2,514	\$0	\$0	\$–1,843	73.3%
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.0%	36	\$194,913	\$207,092	\$0	\$306,193	\$306,193	147.9%
SUN LIFE ASSURANCE COMPANY OF CANADA	5.6%	7	\$22,598,942	\$23,062,307	\$0	\$9,975,726	\$9,975,726	43.3%
SYMETRA LIFE INSURANCE COMPANY	0.6%	21	\$2,316,308	\$2,344,518	\$0	\$2,063,522	\$2,272,317	96.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	52	\$17,462	\$17,343	\$0	\$178,675	\$32,768	188.9%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.0%	70	\$0	\$0	\$0	\$456,555	\$-11,600	-1,070.9%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	5.3%	8	\$21,341,217	\$20,890,681	\$0	\$15,768,636	\$16,346,620	78.2%
TRANSAMERICA LIFE INSURANCE COMPANY	0.1%	33	\$350,419	\$349,827	\$0	\$153,445	\$161,753	46.2%
TRUSTMARK INSURANCE COMPANY	0.0%	47	\$47,143	\$47,269	\$0	\$16,385	\$15,475	32.7%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	57	\$3,206	\$3,290	\$0	\$40,000	\$34,873	1,060.0%
UNIMERICA INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$288,897	\$292,972	73.3%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	60	\$2,203	\$2,257	\$0	\$1,393	\$1,369	60.7%
UNION SECURITY INSURANCE COMPANY	0.0%	62	\$1,236	\$1,236	\$0	\$0	\$0	0.0%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	55	\$7,279	\$7,382	\$0	\$0	\$306	4.1%
UNITED OF OMAHA LIFE INSURANCE COMPANY	5.1%	9	\$20,690,750	\$20,666,012	\$0	\$12,015,258	\$14,535,956	70.3%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	70	\$0	\$-3,406	\$0	\$555,708	\$140,079	-4,112.7%
UNITEDHEALTHCARE INSURANCE COMPANY	1.0%	16	\$3,982,531	\$3,982,531	\$0	\$1,900,308	\$1,898,658	47.7%
UNUM LIFE INSURANCE COMPANY OF AMERICA	10.4%	4	\$41,848,776	\$42,183,921	\$0	\$30,011,191	\$18,692,868	44.3%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	56	\$6,200	\$0	\$0	\$0	\$0	4.1%
USABLE LIFE	0.2%	30	\$648,313	\$643,341	\$0	\$430,771	\$430,771	67.0%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$0	\$-2,729	-4,112.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WELLPOINT LIFE & HEALTH INSURANCE COMPANY	0.0%	53	\$11,232	\$11,232	\$0	\$0	\$0	0.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	70	\$0	\$0	\$0	\$0	\$-1	-1,070.9%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.1%	32	\$398,554	\$0	\$0	\$290,691	\$0	73.4%
TOTAL	100.0%		\$401,811,164	\$403,137,720	\$345,193	\$275,894,793	\$271,921,453	67.5%

## GROUP: DENTAL

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	4.6%	7	\$14,734,961	\$14,849,007	\$0	\$11,788,224	\$11,857,224	79.9%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.3%	25	\$996,758	\$1,258,627	\$0	\$416,790	\$778,010	61.8%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.0%	50	\$5	\$8	\$0	\$0	\$-15	-187.5%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	34	\$58,259	\$58,325	\$0	\$16,549	\$16,582	28.4%
AMERITAS LIFE INSURANCE CORP	2.7%	11	\$8,593,802	\$8,722,832	\$0	\$5,757,817	\$5,785,281	66.3%
AXIS INSURANCE COMPANY	0.0%	48	\$329	\$329	\$0	\$159	\$-8	-2.4%
BCS INSURANCE COMPANY	0.1%	29	\$260,080	\$261,200	\$0	\$21,103	\$19,409	7.4%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	43	\$3,608	\$3,318	\$0	\$699	\$699	21.1%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	3.8%	9	\$12,319,836	\$12,319,836	\$0	\$9,786,293	\$9,799,883	79.5%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	10.6%	2	\$34,355,535	\$34,404,953	\$0	\$27,927,985	\$27,866,063	81.0%
CITIZENS SECURITY LIFE INS CO	0.6%	22	\$1,938,504	\$1,955,296	\$0	\$730,855	\$710,138	36.3%
COMPANION LIFE INSURANCE COMPANY	0.1%	27	\$458,304	\$459,793	\$0	\$228,745	\$231,456	50.3%
COMPBENEFITS INSURANCE COMPANY	0.0%	51	\$0	\$0	\$0	\$0	\$-23	-187.5%
CONNECTICUT GENERAL LIFE INS CO	-0.0%	53	\$-7	\$-359	\$0	\$0	\$0	0.0%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.0%	39	\$11,186	\$11,072	\$0	\$595	\$2,897	26.2%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	36	\$40,483	\$40,366	\$0	\$24,302	\$21,621	53.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
DEARBORN LIFE INSURANCE COMPANY	0.0%	37	\$38,785	\$38,785	\$0	\$19,881	\$19,881	51.3%
DENTAL CARE PLUS INC	0.1%	28	\$405,785	\$404,634	\$0	\$195,971	\$191,858	47.4%
DENTEGRA INSURANCE COMPANY	1.4%	14	\$4,457,426	\$4,452,284	\$0	\$2,439,143	\$2,452,373	55.1%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.6%	24	\$1,818,620	\$1,818,620	\$0	\$1,865,333	\$1,865,333	102.6%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.0%	35	\$53,858	\$53,858	\$0	\$18,901	\$19,554	36.3%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	38	\$18,898	\$18,724	\$0	\$12,148	\$12,132	64.8%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	9.6%	3	\$31,175,397	\$31,134,469	\$0	\$21,915,418	\$21,712,142	69.7%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	7.7%	5	\$24,804,733	\$24,804,733	\$0	\$19,016,656	\$18,948,681	76.4%
HUMANA INSURANCE COMPANY	2.8%	10	\$9,171,733	\$9,168,633	\$0	\$6,294,954	\$6,324,641	69.0%
HUMANADENTAL INSURANCE COMPANY	0.7%	18	\$2,168,792	\$2,168,792	\$0	\$1,540,328	\$1,519,538	70.1%
KANSAS CITY LIFE INSURANCE COMPANY	1.2%	15	\$3,730,138	\$3,746,897	\$0	\$2,451,832	\$2,510,533	67.0%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	51	\$0	\$0	\$0	\$62,119	\$60,288	-187.5%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.6%	19	\$2,079,342	\$2,095,507	\$0	\$1,888,260	\$1,867,448	89.1%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	33	\$71,606	\$70,452	\$0	\$31,688	\$31,435	44.6%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	46	\$685	\$690	\$0	\$0	\$0	0.0%
METROPOLITAN LIFE INSURANCE COMPANY	25.1%	1	\$81,058,948	\$75,988,671	\$0	\$75,590,384	\$75,579,899	99.5%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	42	\$3,744	\$3,744	\$0	\$636	\$587	15.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.6%	20	\$1,971,316	\$1,878,157	\$0	\$1,278,830	\$1,332,635	71.0%
NATIONWIDE LIFE INSURANCE COMPANY	0.2%	26	\$646,440	\$646,427	\$0	\$517,949	\$502,769	77.8%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	32	\$124,830	\$124,152	\$0	\$96,578	\$96,428	77.7%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.0%	49	\$197	\$197	\$0	\$58	\$62	31.5%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.9%	16	\$2,916,842	\$2,929,729	\$0	\$1,713,517	\$1,739,076	59.4%
PRINCIPAL LIFE INSURANCE COMPANY	7.2%	6	\$23,387,836	\$23,388,822	\$0	\$14,969,089	\$14,973,966	64.0%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.7%	17	\$2,234,630	\$2,252,000	\$0	\$1,406,344	\$1,406,344	62.4%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.6%	23	\$1,911,802	\$1,911,802	\$0	\$1,268,041	\$1,256,726	65.7%
RESERVE NATIONAL INSURANCE COMPANY	0.0%	47	\$386	\$403	\$0	\$750	\$383	95.0%
STANDARD INSURANCE COMPANY	1.4%	13	\$4,537,775	\$4,583,846	\$0	\$3,471,426	\$3,453,247	75.3%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	40	\$5,443	\$5,285	\$0	\$444	\$–747	–14.1%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	45	\$2,128	\$1,979	\$0	\$1,267	\$1,267	64.0%
STARMOUNT LIFE INSURANCE COMPANY	0.6%	21	\$1,940,175	\$1,921,818	\$0	\$1,859,171	\$1,865,343	97.1%
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.0%	41	\$5,268	\$5,450	\$0	\$31,551	\$31,551	578.9%
SUN LIFE ASSURANCE COMPANY OF CANADA	4.3%	8	\$13,740,325	\$14,022,054	\$0	\$8,730,168	\$8,730,213	62.3%
TRANSAMERICA LIFE INSURANCE COMPANY	0.1%	30	\$243,024	\$244,955	\$0	\$190,245	\$190,804	77.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRUASSURE INSURANCE COMPANY	0.0%	31	\$126,320	\$126,320	\$0	\$110,677	\$109,430	86.6%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	44	\$2,875	\$2,950	\$0	\$16,632	\$14,500	491.5%
UNION SECURITY INSURANCE COMPANY	−0.0%	53	\$−7	\$−7	\$0	\$0	\$0	0.0%
UNITED OF OMAHA LIFE INSURANCE COMPANY	1.7%	12	\$5,377,966	\$5,442,293	\$0	\$3,795,074	\$3,747,033	68.9%
UNITEDHEALTHCARE INSURANCE COMPANY	9.1%	4	\$29,273,048	\$29,451,986	\$0	\$22,505,201	\$22,485,650	76.3%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$323,278,752</b>	<b>\$319,254,714</b>	<b>\$0</b>	<b>\$252,006,780</b>	<b>\$252,142,220</b>	<b>79.0%</b>

## GROUP: LIMITED BENEFIT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
5 STAR LIFE INSURANCE COMPANY	0.1%	53	\$192,181	\$9,120	\$0	\$101,901	\$101,901	1,117.3%
ACE AMERICAN INSURANCE COMPANY	0.0%	57	\$124,451	\$125,391	\$0	\$13,955	\$14,172	11.3%
ADVANTICA INSURANCE COMPANY	1.7%	8	\$5,150,956	\$5,150,956	\$0	\$3,159,537	\$3,160,537	61.4%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	91	\$1,339	\$1,337	\$0	\$0	\$0	0.0%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.1%	51	\$235,438	\$235,438	\$0	\$88,953	\$144,603	61.4%
AMERICAN FIDELITY ASSURANCE COMPANY	0.2%	40	\$555,017	\$559,090	\$0	\$197,299	\$217,213	38.9%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	96	\$0	\$679	\$0	\$0	\$0	0.0%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	88	\$2,617	\$2,876	\$0	\$1,550	\$2,287	79.5%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.0%	18	\$3,216,868	\$3,199,255	\$0	\$532,378	\$520,070	16.3%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.5%	27	\$1,435,453	\$1,445,621	\$0	\$810,214	\$811,002	56.1%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	95	\$300	\$521	\$0	\$0	\$-26	-5.0%
AMERITAS LIFE INSURANCE CORP	0.5%	26	\$1,453,822	\$1,475,649	\$0	\$3,209,810	\$3,225,119	218.6%
AMEX ASSURANCE COMPANY	0.0%	63	\$82,405	\$82,802	\$0	\$21,199	\$15,200	18.4%
AMFIRST INSURANCE COMPANY	1.2%	16	\$3,682,695	\$3,682,695	\$0	\$1,499,719	\$1,566,040	42.5%
ASSURITY LIFE INSURANCE COMPANY	0.6%	24	\$1,737,906	\$1,877,204	\$0	\$592,706	\$711,049	37.9%
AXIS INSURANCE COMPANY	0.0%	90	\$2,547	\$27,473	\$0	\$11,105	\$-15,376	-56.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BCS INSURANCE COMPANY	0.3%	33	\$1,047,075	\$1,051,085	\$0	\$447,201	\$408,200	38.8%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	0.4%	31	\$1,229,695	\$1,229,695	\$0	\$951,663	\$951,663	77.4%
CITIZENS SECURITY LIFE INS CO	0.2%	42	\$505,709	\$515,933	\$0	\$173,637	\$166,733	32.3%
CMFG LIFE INSURANCE COMPANY	0.0%	71	\$20,551	\$20,709	\$0	\$535	\$535	2.6%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.1%	46	\$382,555	\$379,917	\$0	\$213,125	\$201,838	53.1%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	94	\$404	\$404	\$0	\$0	\$32	7.9%
COMBINED INSURANCE CO OF AMERICA	1.2%	17	\$3,628,296	\$1,879,013	\$0	\$1,280,462	\$329,724	17.5%
COMPANION LIFE INSURANCE COMPANY	0.3%	36	\$841,025	\$840,098	\$0	\$565,273	\$540,472	64.3%
CONTINENTAL AMERICAN INSURANCE COMPANY	1.0%	19	\$3,056,166	\$3,025,066	\$0	\$1,151,896	\$1,003,281	33.2%
DEARBORN LIFE INSURANCE COMPANY	0.0%	87	\$3,060	\$3,060	\$0	\$255,128	\$255,128	8,337.5%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.1%	48	\$292,512	\$292,512	\$0	\$242,893	\$242,893	83.0%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	77	\$11,858	\$11,746	\$0	\$13,400	\$-193,214	-1,644.9%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.0%	83	\$6,291	\$6,289	\$0	\$0	\$0	0.0%
FIDELITY SECURITY LIFE INSURANCE COMPANY	10.0%	2	\$31,101,849	\$31,101,849	\$0	\$24,769,224	\$24,990,756	80.4%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	56	\$133,317	\$132,305	\$0	\$42,220	\$29,106	22.0%
GERBER LIFE INSURANCE COMPANY	0.0%	93	\$543	\$546	\$0	\$0	\$0	0.0%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	66	\$50,927	\$53,380	\$0	\$6,052	\$10,983	20.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	62	\$90,593	\$90,095	\$0	\$38,160	\$33,875	37.6%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	2.4%	6	\$7,557,119	\$7,548,007	\$0	\$3,190,112	\$3,229,105	42.8%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	1.3%	13	\$4,113,145	\$4,236,207	\$0	\$3,229,199	\$3,017,068	71.2%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	2.6%	5	\$8,207,569	\$8,207,569	\$0	\$5,256,984	\$5,334,682	65.0%
HM LIFE INSURANCE COMPANY	0.0%	67	\$50,814	\$50,814	\$0	\$51,688	\$22,730	44.7%
HUMANA INSURANCE COMPANY	0.6%	23	\$1,851,041	\$1,851,041	\$0	\$958,361	\$950,753	51.4%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.1%	45	\$387,446	\$387,446	\$0	\$64,580	\$-33,109	-8.5%
KANSAS CITY LIFE INSURANCE COMPANY	0.2%	39	\$562,579	\$562,579	\$0	\$1,475,639	\$1,489,091	264.7%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.0%	72	\$17,588	\$19,652	\$0	\$6,854	\$6,843	34.8%
LIFE INSURANCE COMPANY OF NORTH AMERICA	1.2%	14	\$3,769,259	\$3,737,098	\$0	\$1,405,023	\$1,448,293	38.8%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	92	\$829	\$829	\$0	\$0	\$-182	-22.0%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	65	\$61,826	\$61,500	\$0	\$18,686	\$22,137	36.0%
MAGNA INSURANCE COMPANY	0.1%	49	\$260,460	\$260,460	\$0	\$105,133	\$113,583	43.6%
MARKEL INSURANCE COMPANY	0.0%	73	\$17,031	\$17,031	\$0	\$0	\$0	0.0%
MEDICO INSURANCE COMPANY	0.2%	38	\$565,917	\$568,238	\$0	\$304,079	\$302,028	53.2%
METROPOLITAN LIFE INSURANCE COMPANY	3.3%	3	\$10,267,280	\$4,544,262	\$0	\$8,353,739	\$7,742,593	170.4%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	79	\$7,843	\$7,807	\$0	\$2,968	\$3,364	43.1%
MUTUAL OF OMAHA INSURANCE COMPANY	0.0%	68	\$33,312	\$33,963	\$0	\$5,996	\$5,913	17.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	75	\$15,790	\$16,643	\$0	\$0	\$0	0.0%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.4%	30	\$1,243,894	\$1,193,616	\$0	\$547,833	\$483,765	40.5%
NATIONAL HEALTH INSURANCE COMPANY	0.1%	52	\$227,871	\$222,123	\$0	\$24,972	\$18,744	8.4%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	59	\$107,949	\$107,949	\$0	\$28,616	\$28,616	26.5%
NATIONWIDE LIFE INSURANCE COMPANY	0.4%	28	\$1,390,018	\$1,411,128	\$0	\$696,443	\$700,329	49.6%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	78	\$10,060	\$10,060	\$0	\$4,000	\$4,000	39.8%
NEW YORK LIFE INSURANCE COMPANY	0.0%	60	\$106,325	\$107,169	\$7,167	\$47,026	\$43,368	40.5%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	69	\$31,612	\$31,612	\$0	\$16,912	\$16,884	53.4%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.1%	54	\$191,446	\$191,446	\$0	\$137,583	\$147,214	76.9%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	70	\$30,435	\$30,080	\$0	\$20,115	\$15,602	51.9%
PRINCIPAL LIFE INSURANCE COMPANY	1.4%	12	\$4,204,956	\$4,206,413	\$0	\$2,356,073	\$2,356,841	56.0%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	82	\$6,538	\$6,839	\$0	\$3,000	\$3,000	43.9%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.0%	89	\$2,573	\$2,634	\$0	\$0	\$0	0.0%
RELIANCE STANDARD LIFE INSURANCE COMPANY	1.0%	20	\$3,001,861	\$3,038,850	\$0	\$1,132,721	\$1,157,527	38.1%
RELIASTAR LIFE INSURANCE COMPANY	1.2%	15	\$3,730,386	\$3,777,293	\$0	\$0	\$1,614,605	42.7%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.1%	44	\$435,423	\$435,423	\$0	\$238,822	\$247,325	56.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
RESERVE NATIONAL INSURANCE COMPANY	0.0%	76	\$12,643	\$12,900	\$0	\$2,047	\$2,213	17.2%
SECURIAN LIFE INSURANCE COMPANY	0.1%	50	\$248,433	\$248,977	\$0	\$55,960	\$71,550	28.7%
SHELTERPOINT INSURANCE COMPANY	0.0%	58	\$115,175	\$115,175	\$0	\$45,534	\$56,380	49.0%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.2%	41	\$531,963	\$542,199	\$0	\$303,071	\$303,843	56.0%
STANDARD INSURANCE COMPANY	0.5%	25	\$1,670,442	\$1,698,894	\$0	\$1,034,269	\$1,096,196	64.5%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	61	\$96,842	\$86,989	\$0	\$15,192	\$10,649	12.2%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	84	\$6,143	\$6,347	\$0	\$-1,471	\$606	9.5%
SUN LIFE ASSURANCE COMPANY OF CANADA	1.6%	10	\$4,845,100	\$4,944,443	\$0	\$2,017,337	\$2,017,337	40.8%
SURENCY LIFE & HEALTH INSURANCE COMPANY	0.8%	21	\$2,338,217	\$2,388,199	\$0	\$2,020,135	\$2,070,068	86.7%
SYMETRA LIFE INSURANCE COMPANY	0.4%	29	\$1,307,760	\$1,323,687	\$0	\$483,441	\$532,357	40.2%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	64	\$65,214	\$62,774	\$0	\$87,423	\$89,334	142.3%
THE NORTH RIVER INSURANCE COMPANY	0.2%	37	\$640,874	\$640,874	\$0	\$91,667	\$587,564	91.7%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.1%	47	\$341,166	\$359,258	\$0	\$140,265	\$144,399	40.2%
TRANSAMERICA LIFE INSURANCE COMPANY	2.1%	7	\$6,449,564	\$6,499,103	\$0	\$5,352,622	\$5,415,231	83.3%
TRUSTMARK INSURANCE COMPANY	0.0%	55	\$135,245	\$135,604	\$0	\$48,800	\$46,090	34.0%
UNIFIED LIFE INSURANCE COMPANY	0.3%	35	\$923,829	\$923,850	\$0	\$802,232	\$802,209	86.8%
UNIMERICA INSURANCE COMPANY	0.0%	86	\$5,002	\$3,961	\$0	\$3,920	\$4,130	104.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	81	\$7,091	\$6,964	\$0	\$130	\$62	0.9%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	80	\$7,096	\$8,093	\$0	\$425	\$138	1.7%
UNITED AMERICAN INSURANCE COMPANY	1.4%	11	\$4,214,074	\$4,218,704	\$0	\$3,380,578	\$3,397,061	80.5%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	74	\$16,214	\$16,398	\$0	\$9,625	\$9,640	58.8%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.4%	32	\$1,101,869	\$1,113,424	\$0	\$611,121	\$638,288	57.3%
UNITED STATES FIRE INSURANCE COMPANY	1.6%	9	\$4,858,925	\$4,858,925	\$0	\$4,013,597	\$2,709,922	55.8%
UNITEDHEALTHCARE INSURANCE COMPANY	2.7%	4	\$8,300,730	\$8,380,304	\$0	\$5,282,159	\$5,277,571	63.0%
UNUM INSURANCE COMPANY	0.3%	34	\$973,548	\$1,020,863	\$0	\$262,914	\$305,829	30.0%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.2%	43	\$470,742	\$441,409	\$0	\$154,374	\$130,468	29.6%
VISION BENEFITS OF AMERICA II INC	0.6%	22	\$2,012,287	\$2,012,287	\$0	\$1,471,486	\$1,471,486	73.1%
VISION SERVICE PLAN INSURANCE COMPANY	50.2%	1	\$155,644,458	\$155,644,458	\$0	\$84,226,329	\$84,523,236	54.3%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	85	\$5,550	\$6,037	\$0	\$5,106	\$58,087	962.2%
WILCAC LIFE INSURANCE COMPANY	0.0%	96	\$0	\$0	\$0	\$0	\$15	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$310,090,812</b>	<b>\$303,114,690</b>	<b>\$7,167</b>	<b>\$181,994,640</b>	<b>\$181,710,467</b>	<b>59.9%</b>

## GROUP:

### SHORT-TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	20.6%	3	\$1,231,103	\$1,371,996	\$0	\$446,553	\$495,391	36.1%
AMERICAN NATIONAL INSURANCE COMPANY	0.1%	9	\$7,677	\$0	\$8,781	\$1,437	\$1,531	−3.4%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	7.1%	5	\$427,505	\$423,945	\$0	\$45,837	\$15,515	3.7%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	7.8%	4	\$469,029	\$469,029	\$0	\$9,472	\$8,300	1.8%
CMFG LIFE INSURANCE COMPANY	27.5%	2	\$1,645,455	\$1,633,764	\$0	\$534,594	\$534,594	32.7%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	14	\$0	\$0	\$0	\$0	\$2	−5.3%
MANHATTAN LIFE INSURANCE COMPANY	0.1%	11	\$3,705	\$3,604	\$0	\$0	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	5.0%	6	\$298,826	\$475,323	\$0	\$97,592	\$97,318	20.5%
MINNESOTA LIFE INSURANCE COMPANY	31.7%	1	\$1,894,185	\$1,877,374	\$0	\$137,917	\$147,448	7.9%
PEKIN LIFE INSURANCE COMPANY	−0.6%	15	\$−33,874	\$102,362	\$0	\$31,210	\$−45,992	−44.9%
REVOL ONE INSURANCE COMPANY	0.0%	13	\$1,108	\$1,108	\$0	\$3,374	\$−59	−5.3%
SECURIAN LIFE INSURANCE COMPANY	0.3%	7	\$20,875	\$21,448	\$0	\$5,488	\$−422	−2.0%
SWBC LIFE INSURANCE COMPANY	0.1%	10	\$3,760	\$3,760	\$0	\$0	\$0	0.0%
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.2%	8	\$10,665	\$10,665	\$0	\$141	\$−363	−3.4%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	12	\$2,962	\$2,923	\$0	\$1,852	\$1,802	61.6%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$5,982,981</b>	<b>\$6,397,301</b>	<b>\$8,781</b>	<b>\$1,315,467</b>	<b>\$1,255,065</b>	<b>19.6%</b>

## GROUP:

### LONG-TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.6%	2	\$729	\$729	\$0	\$0	\$0	0.0%
PLATEAU INSURANCE COMPANY	99.4%	1	\$118,025	\$109,435	\$0	\$14,995	\$-12,717	-11.6%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$118,754</b>	<b>\$110,164</b>	<b>\$0</b>	<b>\$14,995</b>	<b>\$-12,717</b>	<b>-11.5%</b>

## GROUP:

### CREDIT UNEMPLOYMENT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GARDEN STATE LIFE INSURANCE COMPANY	38.5%	2	\$623,366	\$577,593	\$0	\$113,848	\$396,212	68.6%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	61.5%	1	\$995,878	\$1,012,625	\$0	\$400,175	\$0	0.0%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$1,619,244</b>	<b>\$1,590,218</b>	<b>\$0</b>	<b>\$514,023</b>	<b>\$396,212</b>	<b>24.9%</b>

## GROUP: STOP LOSS

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	7.1%	7	\$70,809,730	\$70,785,793	\$0	\$63,481,643	\$62,883,128	88.8%
ALL SAVERS INSURANCE COMPANY	19.3%	1	\$192,163,061	\$192,163,061	\$0	\$194,010,545	\$172,716,061	89.9%
AMALGAMATED LIFE INSURANCE COMPANY	0.1%	39	\$801,896	\$768,756	\$0	\$0	\$0	0.0%
AMERICAN FIDELITY ASSURANCE COMPANY	0.1%	37	\$1,179,521	\$887,038	\$0	\$1,624,964	\$2,036,980	229.6%
AMERICAN NATIONAL INSURANCE COMPANY	0.1%	38	\$899,759	\$1,048,343	\$0	\$1,516,325	\$2,202,859	210.1%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.4%	27	\$3,641,796	\$3,269,992	\$0	\$2,462,286	\$2,896,819	88.6%
BCS INSURANCE COMPANY	0.3%	33	\$2,574,137	\$2,574,138	\$0	\$2,494,464	\$2,473,878	96.1%
BENCHMARK INSURANCE COMPANY	0.1%	40	\$777,899	\$777,899	\$0	\$294,961	\$631,360	81.2%
CATERPILLAR INSURANCE COMPANY	0.0%	47	\$0	\$0	\$0	\$3,336,629	\$-3,780,838	0.0%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	9.3%	2	\$92,579,009	\$83,336,416	\$0	\$75,314,155	\$77,507,493	93.0%
COMPANION LIFE INSURANCE COMPANY	1.1%	17	\$10,918,470	\$1,087,758	\$0	\$5,362,354	\$5,319,250	489.0%
CONNECTICUT GENERAL LIFE INS CO	0.0%	46	\$169	\$-151	\$0	\$0	\$0	0.0%
EVEREST REINSURANCE COMPANY	0.4%	23	\$4,090,765	\$4,090,765	\$0	\$3,600,899	\$3,436,781	84.0%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.1%	36	\$1,470,835	\$1,470,835	\$0	\$609,482	\$756,459	51.4%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.3%	29	\$3,409,124	\$3,409,124	\$0	\$3,002,901	\$2,967,343	87.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GERBER LIFE INSURANCE COMPANY	0.8%	19	\$7,559,480	\$7,596,700	\$0	\$7,146,710	\$7,202,161	94.8%
GRANULAR INSURANCE COMPANY	1.6%	13	\$15,901,217	\$15,901,217	\$0	\$0	\$16,464,594	103.5%
GREAT MIDWEST INSURANCE COMPANY	0.3%	32	\$2,588,160	\$2,588,160	\$0	\$2,655,246	\$1,384,299	53.5%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	43	\$38,390	\$38,390	\$0	\$0	\$0	0.0%
HCC LIFE INSURANCE COMPANY	7.7%	6	\$76,294,276	\$76,294,276	\$0	\$46,820,722	\$50,672,531	66.4%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	8.2%	5	\$81,684,832	\$81,684,832	\$0	\$63,440,269	\$57,825,314	70.8%
HM LIFE INSURANCE COMPANY	0.7%	20	\$7,180,331	\$7,180,331	\$0	\$3,789,121	\$3,791,087	52.8%
HUMANA INSURANCE COMPANY	1.9%	12	\$19,326,765	\$19,326,765	\$0	\$14,672,800	\$13,434,846	69.5%
IRONSHORE INDEMNITY INC	0.2%	34	\$2,385,840	\$20,731,460	\$0	\$563,987	\$1,545,323	7.5%
KAISER PERMANENTE INSURANCE COMPANY	0.1%	41	\$574,183	\$574,183	\$0	\$0	\$0	0.0%
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	44	\$1,801	\$1,800	\$0	\$0	\$-7,263,539	-403529.9%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	8.6%	4	\$85,866,141	\$85,866,141	\$0	\$74,714,832	\$74,652,728	86.9%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	45	\$470	\$445	\$0	\$1,002	\$1,026	230.6%
NATIONAL HEALTH INSURANCE COMPANY	1.5%	14	\$15,377,092	\$15,996,856	\$0	\$11,130,792	\$11,784,587	73.7%
NATIONWIDE LIFE INSURANCE COMPANY	0.3%	31	\$2,811,256	\$2,811,254	\$0	\$2,970,419	\$2,939,210	104.6%
PAN-AMERICAN LIFE INSURANCE COMPANY	0.9%	18	\$8,518,948	\$8,518,948	\$0	\$5,690,999	\$6,089,369	71.5%
PARTNERRE AMERICA INSURANCE COMPANY	0.4%	26	\$3,812,688	\$3,812,688	\$0	\$1,878,687	\$2,580,811	67.7%
QBE INSURANCE CORPORATION	2.0%	11	\$19,829,354	\$19,713,248	\$0	\$11,060,769	\$17,670,265	89.6%
RELIASTAR LIFE INSURANCE COMPANY	2.3%	10	\$22,685,579	\$22,706,019	\$0	\$22,791,780	\$22,753,502	100.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.7%	21	\$7,033,101	\$8,118,825	\$0	\$3,582,073	\$3,983,009	49.1%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	42	\$381,564	\$571,882	\$0	\$236,297	\$1,299,005	227.1%
SUN LIFE ASSURANCE COMPANY OF CANADA	9.2%	3	\$91,831,383	\$93,714,276	\$0	\$55,219,174	\$55,219,174	58.9%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	1.3%	16	\$13,020,782	\$13,107,884	\$0	\$10,079,577	\$1,135,493	8.7%
SYMETRA LIFE INSURANCE COMPANY	2.4%	9	\$23,748,394	\$24,037,619	\$0	\$18,242,488	\$20,088,334	83.6%
THE NORTH RIVER INSURANCE COMPANY	0.4%	24	\$4,034,040	\$4,034,040	\$0	\$2,786,918	\$3,698,480	91.7%
TRUSTMARK LIFE INSURANCE COMPANY	0.2%	35	\$1,917,240	\$1,967,266	\$0	\$1,190,770	\$1,038,141	52.8%
UNIMERICA INSURANCE COMPANY	1.4%	15	\$13,594,536	\$14,384,391	\$0	\$7,699,038	\$7,699,038	53.5%
UNION LABOR LIFE INSURANCE COMPANY	0.4%	25	\$3,970,520	\$4,033,436	\$61,473	\$2,783,359	\$3,239,950	80.3%
UNITED STATES FIRE INSURANCE COMPANY	0.7%	22	\$6,941,030	\$6,941,030	\$0	\$2,094,838	\$3,871,155	55.8%
UNITEDHEALTHCARE INSURANCE COMPANY	6.4%	8	\$63,875,665	\$63,580,477	\$0	\$40,374,765	\$40,339,689	63.4%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.3%	30	\$3,039,847	\$3,163,274	\$0	\$1,383,906	\$1,604,900	50.7%
ZURICH AMERICAN INSURANCE COMPANY	0.4%	28	\$3,532,612	\$3,452,533	\$0	\$1,900,907	\$2,439,367	70.7%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$994,673,688</b>	<b>\$998,120,413</b>	<b>\$61,473</b>	<b>\$774,013,853</b>	<b>\$761,231,422</b>	<b>76.3%</b>

## GROUP:

### MEDICARE PART D

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ANTHEM INSURANCE COMPANIES INC	1.9%	5	\$1,378,520	\$1,378,520	\$0	\$1,572,435	\$1,511,784	109.7%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	26.0%	2	\$18,470,156	\$18,123,728	\$0	\$12,042,444	\$12,107,242	66.8%
CLEAR SPRING HEALTH INSURANCE COMPANY	6.5%	3	\$4,576,686	\$4,576,686	\$0	\$5,453,707	\$2,321,615	50.7%
HUMANA INSURANCE COMPANY	2.6%	4	\$1,820,231	\$1,820,231	\$0	\$559,592	\$593,651	32.6%
SILVERSCRIPT INSURANCE COMPANY	0.3%	6	\$245,083	\$245,083	\$0	\$222,975	\$192,451	78.5%
UNITEDHEALTHCARE INSURANCE COMPANY	62.6%	1	\$44,421,078	\$44,372,039	\$0	\$34,389,267	\$34,359,392	77.4%
UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA	0.0%	7	\$0	\$0	\$0	\$-69	\$-70	78.5%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$70,911,754</b>	<b>\$70,516,287</b>	<b>\$0</b>	<b>\$54,240,351</b>	<b>\$51,086,065</b>	<b>72.4%</b>

## GROUP:

### MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AETNA LIFE INSURANCE COMPANY	1.7%	4	\$49,301,057	\$41,498,886	\$0	\$42,490,748	\$42,414,639	102.2%
ANTHEM INSURANCE COMPANIES INC	1.0%	5	\$29,676,232	\$29,676,232	\$0	\$25,083,648	\$25,746,943	86.8%
CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY	68.2%	1	\$2,024,404,440	\$2,028,847,870	\$0	\$1,684,342,182	\$1,736,621,588	85.6%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	1.0%	6	\$28,825,978	\$28,712,867	\$0	\$26,497,603	\$27,005,881	94.1%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.1%	9	\$1,941,034	\$1,941,034	\$0	\$1,185,509	\$1,123,428	57.9%
EMPHESYS INSURANCE COMPANY	0.6%	8	\$17,088,967	\$17,088,967	\$0	\$14,555,106	\$14,569,824	85.3%
HUMANA INSURANCE COMPANY	2.3%	3	\$67,701,492	\$67,710,252	\$0	\$60,601,405	\$61,909,091	91.4%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	0.9%	7	\$26,031,524	\$26,031,524	\$0	\$29,329,034	\$30,179,521	115.9%
SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	24.4%	2	\$722,970,761	\$723,613,631	\$0	\$538,266,291	\$552,646,743	76.4%
UNITEDHEALTHCARE INSURANCE COMPANY	0.0%	10	\$1,131,665	\$4,182,179	\$0	\$64,029	\$63,973	1.5%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$2,969,073,150</b>	<b>\$2,969,303,442</b>	<b>\$0</b>	<b>\$2,422,415,555</b>	<b>\$2,492,281,631</b>	<b>83.9%</b>

## TOTAL GROUP ACCIDENT & HEALTH

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 EVER LIFE INSURANCE COMPANY	0.0%	75	\$3,273,246	\$3,269,979	\$0	\$2,653,611	\$2,726,315	83.4%
5 STAR LIFE INSURANCE COMPANY	0.0%	146	\$227,203	\$205,084	\$0	\$103,301	\$113,301	55.2%
AAA LIFE INSURANCE COMPANY	0.0%	96	\$1,790,499	\$1,790,664	\$0	\$893,039	\$719,669	40.2%
ACE AMERICAN INSURANCE COMPANY	0.0%	107	\$1,071,611	\$1,145,834	\$0	\$327,392	\$332,484	29.0%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	121	\$618,851	\$540,348	\$8	\$156,352	\$219,277	40.6%
ADVANTICA INSURANCE COMPANY	0.1%	54	\$5,150,956	\$5,150,956	\$0	\$3,159,537	\$3,160,537	61.4%
AEGIS SECURITY INSURANCE COMPANY	0.0%	205	\$1,538	\$8,434	\$0	\$4,217	\$4,217	50.0%
AETNA HEALTH AND LIFE INSURANCE COMPANY	0.0%	193	\$7,349	\$7,352	\$0	\$11,250	\$11,307	153.8%
AETNA LIFE INSURANCE COMPANY	4.0%	7	\$387,534,756	\$359,584,468	\$0	\$359,411,476	\$356,930,233	99.3%
ALL SAVERS INSURANCE COMPANY	2.0%	8	\$192,163,061	\$192,163,061	\$0	\$194,010,545	\$172,716,061	89.9%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	206	\$1,339	\$1,337	\$0	\$0	\$0	0.0%
AMALGAMATED LIFE INSURANCE COMPANY	0.0%	114	\$803,102	\$769,962	\$0	\$0	\$0	0.0%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	209	\$729	\$729	\$0	\$0	\$0	0.0%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	198	\$4,350	\$5,574	\$0	\$0	\$-66	-1.2%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.0%	103	\$1,239,473	\$1,501,321	\$0	\$506,107	\$922,060	61.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FIDELITY ASSURANCE COMPANY	0.1%	43	\$9,645,039	\$9,364,059	\$0	\$4,242,432	\$4,258,170	45.5%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	223	\$0	\$20,875	\$0	\$0	\$32,146	154.0%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	102	\$1,365,555	\$1,533,479	\$0	\$497,772	\$552,164	36.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.2%	33	\$17,226,580	\$17,071,989	\$0	\$6,298,616	\$6,370,338	37.3%
AMERICAN INCOME LIFE INSURANCE CO	0.0%	137	\$280,680	\$279,971	\$0	\$200,497	\$169,627	60.6%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	113	\$916,742	\$1,057,649	\$8,781	\$1,975,962	\$2,662,589	251.7%
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	68	\$4,086,682	\$3,739,568	\$0	\$2,761,084	\$3,195,480	85.5%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	98	\$1,578,877	\$1,589,228	\$0	\$894,724	\$895,607	56.4%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	73	\$3,441,389	\$3,443,822	\$0	\$3,742,602	\$2,970,388	86.3%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.0%	74	\$3,370,213	\$3,639,521	\$0	\$2,093,335	\$3,040,661	83.5%
AMERITAS LIFE INSURANCE CORP	0.1%	42	\$10,047,624	\$10,198,481	\$0	\$8,967,627	\$9,010,400	88.4%
AMEX ASSURANCE COMPANY	0.0%	138	\$276,344	\$277,126	\$0	\$21,199	\$42,962	15.5%
AMFIRST INSURANCE COMPANY	0.0%	71	\$3,682,695	\$3,682,695	\$0	\$1,499,719	\$1,566,040	42.5%
ANTHEM INSURANCE COMPANIES INC	0.3%	25	\$31,054,752	\$31,054,752	\$0	\$26,656,083	\$27,258,727	87.8%
ANTHEM LIFE INSURANCE COMPANY	0.0%	62	\$4,307,926	\$4,376,174	\$0	\$1,647,722	\$1,519,526	34.7%
ARCH INSURANCE COMPANY	0.0%	158	\$99,714	\$99,750	\$0	\$6,238	\$-45,321	-45.4%
ASSURITY LIFE INSURANCE COMPANY	0.0%	81	\$2,772,866	\$2,943,939	\$0	\$983,944	\$1,127,530	38.3%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	163	\$83,559	\$83,559	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ATLANTIC SPECIALTY INSURANCE COMPANY	0.0%	134	\$318,880	\$329,891	\$0	\$179,303	\$-20,137	-6.1%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	178	\$18,024	\$18,247	\$0	\$50,000	\$97,664	535.2%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	171	\$38,947	\$38,947	\$0	\$0	\$0	0.0%
AXIS INSURANCE COMPANY	0.0%	105	\$1,109,644	\$1,074,644	\$0	\$193,485	\$248,976	23.2%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	203	\$1,829	\$1,829	\$0	\$0	\$0	0.0%
BANKERS LIFE AND CASUALTY COMPANY	0.0%	109	\$1,021,002	\$1,046,364	\$0	\$901,096	\$924,291	88.3%
BCS INSURANCE COMPANY	0.0%	69	\$3,886,074	\$3,891,219	\$0	\$2,962,768	\$2,901,500	74.6%
BEAZLEY INSURANCE COMPANY INC	0.2%	30	\$22,249,293	\$22,249,293	\$0	\$9,209,533	\$9,192,739	41.3%
BENCHMARK INSURANCE COMPANY	0.0%	115	\$777,899	\$777,899	\$0	\$294,961	\$631,360	81.2%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	201	\$3,608	\$3,318	\$0	\$699	\$699	21.1%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	10.1%	4	\$969,730,951	\$978,184,204	\$0	\$819,384,843	\$813,433,585	83.2%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	144	\$230,098	\$231,948	\$0	\$121,029	\$125,332	54.0%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	197	\$5,777	\$5,870	\$0	\$35,908	\$-124,562	-2,122.0%
CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY	21.1%	1	\$2,024,404,440	\$2,028,847,870	\$0	\$1,684,342,182	\$1,736,621,588	85.6%
CATERPILLAR INSURANCE COMPANY	0.0%	223	\$0	\$0	\$0	\$3,336,629	\$-3,780,838	0.0%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	126	\$527,028	\$523,472	\$0	\$131,585	\$116,808	22.3%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.0%	129	\$469,029	\$469,029	\$0	\$9,472	\$8,300	1.8%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	4.4%	6	\$423,708,636	\$407,644,687	\$0	\$366,622,686	\$372,838,932	91.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CITIZENS SECURITY LIFE INS CO	0.0%	85	\$2,444,213	\$2,471,229	\$0	\$904,492	\$876,871	35.5%
CLEAR SPRING HEALTH INSURANCE COMPANY	0.0%	59	\$4,576,686	\$4,576,686	\$0	\$5,453,707	\$2,321,615	50.7%
CMFG LIFE INSURANCE COMPANY	0.1%	57	\$4,811,217	\$4,798,300	\$0	\$2,592,838	\$2,615,767	54.5%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.0%	90	\$2,027,344	\$2,032,362	\$0	\$741,931	\$680,918	33.5%
COLONIAL PENN LIFE INSURANCE COMPANY	0.0%	211	\$545	\$561	\$0	\$0	\$-598	-106.6%
COMBINED INSURANCE CO OF AMERICA	0.0%	60	\$4,547,711	\$2,821,345	\$0	\$1,682,812	\$632,259	22.4%
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	0.0%	218	\$221	\$221	\$0	\$0	\$0	0.0%
COMPANION LIFE INSURANCE COMPANY	0.1%	41	\$12,288,523	\$2,435,473	\$0	\$6,217,203	\$6,156,141	252.8%
COMPBENEFITS INSURANCE COMPANY	0.0%	223	\$0	\$0	\$0	\$0	\$-23	154.0%
CONNECTICUT GENERAL LIFE INS CO	0.0%	175	\$25,817	\$-10,188	\$0	\$395,828	\$396,253	-3,889.4%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.2%	38	\$14,908,760	\$14,757,048	\$0	\$7,175,422	\$7,059,008	47.8%
CONTINENTAL CASUALTY COMPANY	0.0%	83	\$2,669,154	\$2,669,107	\$0	\$3,527,550	\$3,057,033	114.5%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	169	\$53,431	\$53,857	\$0	\$33,731	\$7,499	13.9%
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0%	136	\$281,678	\$281,606	\$0	\$0	\$0	0.0%
COUNTRY LIFE INSURANCE COMPANY	0.0%	173	\$30,142	\$30,846	\$0	\$20,228	\$0	0.0%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.0%	92	\$1,941,034	\$1,941,034	\$0	\$1,221,320	\$1,159,239	59.7%
COX HEALTH SYSTEMS INSURANCE COMPANY	1.4%	13	\$133,024,930	\$133,024,930	\$0	\$115,387,041	\$115,502,834	86.8%
DEARBORN LIFE INSURANCE COMPANY	0.0%	125	\$547,980	\$547,980	\$0	\$646,382	\$646,382	118.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.0%	215	\$377	\$0	\$0	\$0	\$0	-17.0%
DENTAL CARE PLUS INC	0.0%	130	\$405,785	\$404,634	\$0	\$195,971	\$191,858	47.4%
DENTEGRA INSURANCE COMPANY	0.0%	61	\$4,457,426	\$4,452,284	\$0	\$2,439,143	\$2,452,373	55.1%
EMPHESYS INSURANCE COMPANY	0.2%	34	\$17,088,967	\$17,088,967	\$0	\$14,555,106	\$14,569,824	85.3%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	170	\$43,638	\$43,638	\$0	\$843,033	\$157,144	360.1%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	76	\$3,253,875	\$3,253,875	\$0	\$2,947,081	\$2,947,081	90.6%
EVEREST REINSURANCE COMPANY	0.0%	67	\$4,090,765	\$4,090,765	\$0	\$3,600,899	\$3,436,781	84.0%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	143	\$239,375	\$236,748	\$0	\$479,551	\$205,299	86.7%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.0%	101	\$1,470,835	\$1,470,835	\$0	\$609,482	\$756,459	51.4%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.0%	162	\$83,636	\$83,607	\$0	\$7,072	\$8,289	9.9%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.0%	167	\$71,532	\$71,532	\$0	\$42,000	\$41,000	57.3%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	222	\$17	\$17	\$0	\$0	\$0	0.0%
FEDERAL INSURANCE COMPANY	0.0%	88	\$2,174,444	\$2,143,257	\$0	\$144,449	\$173,104	8.1%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.4%	23	\$35,558,586	\$35,502,556	\$0	\$28,094,656	\$28,322,131	79.8%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.0%	123	\$576,811	\$573,319	\$0	\$299,976	\$288,940	50.4%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	120	\$623,366	\$577,593	\$0	\$113,848	\$396,212	68.6%
GENWORTH LIFE INSURANCE COMPANY	0.0%	78	\$3,139,083	\$3,173,117	\$0	\$1,586,493	\$2,585,006	81.5%
GERBER LIFE INSURANCE COMPANY	0.1%	48	\$7,727,221	\$7,765,267	\$0	\$7,158,031	\$7,213,570	92.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	168	\$60,571	\$64,016	\$0	\$19,032	\$26,841	41.9%
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	219	\$122	\$122	\$0	\$0	\$4	3.3%
GRANULAR INSURANCE COMPANY	0.2%	36	\$15,901,217	\$15,901,217	\$0	\$0	\$16,464,594	103.5%
GREAT AMERICAN INSURANCE COMPANY	0.0%	97	\$1,735,130	\$1,942,320	\$0	\$1,281,065	\$734,053	37.8%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.0%	104	\$1,142,812	\$1,264,426	\$0	\$330,205	\$852,277	67.4%
GREAT MIDWEST INSURANCE COMPANY	0.0%	84	\$2,588,160	\$2,588,160	\$0	\$2,655,246	\$1,384,299	53.5%
GREAT NORTHERN INSURANCE COMPANY	0.0%	182	\$14,485	\$13,965	\$-44	\$0	\$-2,502	-17.9%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	212	\$528	\$528	\$0	\$0	\$0	0.0%
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.0%	145	\$227,797	\$182,197	\$0	\$60,725	\$52,669	28.9%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.7%	17	\$68,701,226	\$68,559,748	\$0	\$38,452,124	\$30,460,218	44.4%
GULF GUARANTY LIFE INSURANCE COMPANY	0.0%	135	\$307,786	\$307,786	\$0	\$51,007	\$116,033	37.7%
HARTFORD FIRE INSURANCE COMPANY	0.0%	133	\$381,626	\$287,219	\$0	\$0	\$51,723	18.0%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.6%	18	\$61,986,124	\$62,553,920	\$0	\$38,175,398	\$43,152,278	69.0%
HCC LIFE INSURANCE COMPANY	0.8%	15	\$77,852,191	\$77,474,708	\$0	\$46,848,238	\$50,750,449	65.5%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	14.6%	3	\$1,401,846,721	\$1,427,852,166	\$0	\$1,180,423,484	\$1,184,519,279	83.0%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	157	\$114,783	\$115,271	\$0	\$61,347	\$59,877	51.9%
HM LIFE INSURANCE COMPANY	0.1%	51	\$7,231,145	\$7,231,145	\$0	\$3,840,809	\$3,813,817	52.7%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	187	\$10,398	\$10,455	\$0	\$0	\$404	3.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HUMANA INSURANCE COMPANY	1.5%	11	\$144,312,147	\$143,162,732	\$0	\$120,252,831	\$118,024,605	82.4%
HUMANADENTAL INSURANCE COMPANY	0.0%	89	\$2,168,792	\$2,168,792	\$0	\$1,540,328	\$1,519,538	70.1%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	159	\$99,651	\$99,622	\$0	\$32,727	\$26,293	26.4%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	132	\$387,446	\$387,446	\$0	\$64,580	\$-33,109	-8.5%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	223	\$0	\$0	\$0	\$0	\$2	154.0%
IRONSHORE INDEMNITY INC	0.0%	86	\$2,385,840	\$20,731,460	\$0	\$563,987	\$1,545,323	7.5%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	213	\$486	\$486	\$0	\$0	\$0	0.0%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	174	\$29,104	\$28,992	\$0	\$90,402	\$84,449	291.3%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.1%	47	\$8,006,567	\$8,045,626	\$0	\$6,636,468	\$6,738,318	83.8%
KAISER PERMANENTE INSURANCE COMPANY	0.0%	124	\$574,183	\$574,183	\$0	\$0	\$0	0.0%
KANSAS CITY LIFE INSURANCE COMPANY	0.1%	50	\$7,232,161	\$7,458,505	\$0	\$5,187,517	\$5,745,535	77.0%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	223	\$0	\$0	\$0	\$99,925	\$99,435	154.0%
LEADERS LIFE INSURANCE COMPANY	0.0%	210	\$596	\$0	\$0	\$0	\$0	0.0%
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	204	\$1,801	\$1,800	\$0	\$0	\$-7,263,539	-403529.9%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.0%	179	\$17,588	\$19,652	\$0	\$6,854	\$6,843	34.8%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.8%	16	\$72,784,663	\$73,074,147	\$0	\$42,107,485	\$43,612,370	59.7%
LIFESECURE INSURANCE COMPANY	0.0%	202	\$2,400	\$2,354	\$0	\$0	\$-11	-0.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	160	\$95,439	\$103,628	\$0	\$22,671	\$86,735	83.7%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.5%	20	\$49,273,539	\$49,264,345	\$0	\$30,432,865	\$29,971,110	60.8%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	191	\$8,097	\$7,727	\$0	\$1,403	\$-57	-0.7%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	142	\$244,175	\$242,986	\$0	\$147,739	\$-88,296	-36.3%
MAGNA INSURANCE COMPANY	0.0%	139	\$260,460	\$260,460	\$0	\$105,133	\$113,583	43.6%
MANHATTAN LIFE INSURANCE COMPANY	0.0%	199	\$3,878	\$3,807	\$0	\$0	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.0%	117	\$649,063	\$815,324	\$0	\$152,275	\$150,184	18.4%
MARKEL INSURANCE COMPANY	0.0%	152	\$131,621	\$135,798	\$0	\$19,644	\$81,455	60.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.0%	208	\$941	\$941	\$0	\$0	\$985	104.7%
MEDAMERICA INSURANCE COMPANY	0.0%	188	\$10,057	\$14,228	\$0	\$134,996	\$135,838	954.7%
MEDICO INSURANCE COMPANY	0.0%	110	\$1,017,986	\$1,039,725	\$0	\$523,368	\$511,187	49.2%
METROPOLITAN LIFE INSURANCE COMPANY	1.7%	9	\$160,516,897	\$143,843,572	\$0	\$149,602,335	\$171,286,916	119.1%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	172	\$34,374	\$34,338	\$0	\$3,604	\$1,503	4.4%
MINNESOTA LIFE INSURANCE COMPANY	0.1%	49	\$7,381,257	\$7,402,233	\$0	\$2,391,823	\$2,052,741	27.7%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	1.2%	14	\$111,897,665	\$111,897,665	\$0	\$104,043,866	\$104,832,249	93.7%
MONY LIFE INSURANCE COMPANY	0.0%	216	\$360	\$360	\$0	\$21,074	\$26,590	7,386.1%
MUTUAL OF OMAHA INSURANCE COMPANY	0.1%	55	\$5,109,001	\$6,367,642	\$0	\$5,100,250	\$4,402,804	69.1%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	181	\$15,790	\$16,643	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL CASUALTY COMPANY	0.0%	217	\$233	\$233	\$0	\$0	\$0	0.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	100	\$1,477,424	\$1,477,189	\$0	\$237,457	\$58,705	4.0%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	77	\$3,215,680	\$3,072,218	\$0	\$1,827,665	\$1,817,426	59.2%
NATIONAL HEALTH INSURANCE COMPANY	0.2%	37	\$15,607,508	\$16,221,499	\$0	\$11,155,764	\$11,803,365	72.8%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	82	\$2,732,792	\$2,937,330	\$0	\$1,267,206	\$1,071,281	36.5%
NATIONWIDE LIFE INSURANCE COMPANY	0.1%	56	\$4,911,530	\$4,931,396	\$0	\$4,276,547	\$4,193,403	85.0%
NATIONWIDE MUTUAL INSURANCE COMPANY	−0.0%	232	\$−71,812	\$131,186	\$0	\$1,595,048	\$993,016	757.0%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	99	\$1,488,647	\$1,488,647	\$0	\$1,137,948	\$1,144,873	76.9%
NEW YORK LIFE INSURANCE COMPANY	0.0%	79	\$2,922,025	\$2,891,564	\$369,074	\$1,833,492	\$1,029,505	35.6%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	150	\$177,194	\$176,516	\$0	\$114,624	\$113,839	64.5%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.0%	95	\$1,809,941	\$1,809,941	\$0	\$1,234,147	\$428,199	23.7%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	153	\$127,023	\$127,023	\$0	\$21,276	\$120,123	94.6%
OXFORD LIFE INSURANCE COMPANY	0.0%	164	\$76,931	\$83,045	\$0	\$77,930	\$83,780	100.9%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.1%	44	\$9,289,910	\$9,289,910	\$0	\$6,162,754	\$6,594,147	71.0%
PARTNERRE AMERICA INSURANCE COMPANY	0.0%	70	\$3,812,688	\$3,812,688	\$0	\$1,878,687	\$2,580,811	67.7%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	151	\$144,780	\$142,853	\$0	\$151,441	\$44,361	31.1%
PEKIN LIFE INSURANCE COMPANY	−0.0%	231	\$−33,182	\$103,054	\$0	\$31,210	\$−45,992	−44.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	177	\$20,339	\$20,642	\$0	\$11,610	\$7,623	36.9%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.0%	80	\$2,920,626	\$2,933,509	\$0	\$1,713,517	\$1,739,576	59.3%
PLATEAU INSURANCE COMPANY	0.0%	155	\$118,025	\$109,435	\$0	\$14,995	\$-12,717	-11.6%
PRINCIPAL LIFE INSURANCE COMPANY	0.4%	22	\$42,258,133	\$42,321,452	\$0	\$26,353,104	\$26,151,720	61.8%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	116	\$754,901	\$789,691	\$0	\$153,778	\$439,922	55.7%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	183	\$14,363	\$11,141	\$0	\$114,577	\$104,020	933.7%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.0%	192	\$7,487	\$7,469	\$0	\$0	\$0	0.0%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	128	\$482,188	\$477,809	\$0	\$31,332	\$-85,723	-17.9%
QBE INSURANCE CORPORATION	0.2%	31	\$21,359,774	\$21,075,915	\$0	\$12,013,141	\$18,566,950	88.1%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.2%	32	\$20,095,761	\$20,260,506	\$0	\$12,423,510	\$12,314,043	60.8%
RELIASTAR LIFE INSURANCE COMPANY	0.5%	21	\$44,695,435	\$45,067,870	\$0	\$32,544,063	\$33,399,242	74.1%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	111	\$995,878	\$1,012,625	\$0	\$400,175	\$0	0.0%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	72	\$3,652,779	\$3,652,779	\$0	\$1,916,487	\$1,747,410	47.8%
RESERVE NATIONAL INSURANCE COMPANY	0.0%	149	\$178,607	\$180,505	\$0	\$344,466	\$396,670	219.8%
REVOL ONE INSURANCE COMPANY	0.0%	207	\$1,108	\$1,108	\$0	\$3,374	\$-59	-5.3%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	189	\$9,811	\$12,166	\$0	\$3,273	\$3,272	26.9%
S USA LIFE INSURANCE COMPANY INC	0.0%	122	\$587,141	\$550,923	\$0	\$279,383	\$139,848	25.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	221	\$66	\$62	\$0	\$0	\$0	0.0%
SECURIAN LIFE INSURANCE COMPANY	0.0%	63	\$4,289,250	\$4,338,746	\$0	\$2,265,585	\$3,898,800	89.9%
SENTRY INSURANCE COMPANY	0.0%	176	\$21,312	\$-196,883	\$0	\$75,426	\$105,210	-53.4%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	223	\$0	\$0	\$0	\$0	\$7,095	154.0%
SHELTER LIFE INSURANCE COMPANY	0.0%	66	\$4,094,870	\$4,081,668	\$0	\$5,021,032	\$4,895,582	119.9%
SHELTERPOINT INSURANCE COMPANY	0.0%	156	\$115,175	\$115,175	\$0	\$45,534	\$56,380	49.0%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	119	\$647,698	\$538,456	\$0	\$103,314	\$1,102,400	204.7%
SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	7.5%	5	\$722,970,761	\$723,613,631	\$0	\$538,266,291	\$552,646,743	76.4%
SILVERSCRIPT INSURANCE COMPANY	0.0%	141	\$245,083	\$245,083	\$0	\$222,975	\$192,451	78.5%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.1%	46	\$8,376,945	\$9,397,194	\$0	\$3,885,144	\$4,433,397	47.2%
STANDARD INSURANCE COMPANY	0.3%	24	\$32,833,078	\$36,399,010	\$0	\$27,459,986	\$26,561,030	73.0%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	127	\$486,513	\$662,028	\$0	\$252,849	\$1,306,566	197.4%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	190	\$8,271	\$8,326	\$0	\$27,704	\$29,781	357.7%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	93	\$1,940,175	\$1,921,818	\$0	\$1,859,171	\$1,865,343	97.1%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.1%	45	\$8,765,213	\$8,765,213	\$0	\$9,740,181	\$9,720,950	110.9%
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.0%	148	\$200,181	\$212,542	\$0	\$337,744	\$337,744	158.9%
SUN LIFE ASSURANCE COMPANY OF CANADA	1.5%	12	\$139,900,238	\$142,768,726	\$0	\$76,941,273	\$76,941,318	53.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SURENCY LIFE & HEALTH INSURANCE COMPANY	0.0%	87	\$2,338,217	\$2,388,199	\$0	\$2,020,135	\$2,070,068	86.7%
SWBC LIFE INSURANCE COMPANY	0.0%	200	\$3,760	\$3,760	\$0	\$0	\$0	0.0%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.1%	40	\$13,020,782	\$13,107,884	\$0	\$10,079,577	\$1,135,493	8.7%
SYMETRA LIFE INSURANCE COMPANY	0.3%	28	\$28,247,316	\$28,591,332	\$0	\$21,386,483	\$23,550,450	82.4%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	147	\$221,142	\$227,014	\$0	\$291,908	\$143,131	63.0%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.0%	161	\$94,892	\$95,776	\$0	\$517,245	\$239,658	250.2%
THE NORTH RIVER INSURANCE COMPANY	0.0%	58	\$4,674,914	\$4,674,914	\$0	\$2,895,095	\$4,286,044	91.7%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.3%	27	\$28,647,389	\$28,145,250	\$0	\$18,953,434	\$20,717,922	73.6%
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.0%	185	\$10,856	\$10,855	\$0	\$141	\$-363	-3.3%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	186	\$10,588	\$10,540	\$0	\$1,852	\$1,802	17.1%
TRANSAMERICA LIFE INSURANCE COMPANY	0.2%	35	\$16,107,941	\$16,301,073	\$0	\$14,103,723	\$14,768,747	90.6%
TRUASSURE INSURANCE COMPANY	0.0%	154	\$126,320	\$126,320	\$0	\$110,677	\$109,430	86.6%
TRUSTMARK INSURANCE COMPANY	0.0%	106	\$1,072,467	\$1,075,314	\$0	\$249,435	\$235,584	21.9%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	94	\$1,923,607	\$1,973,799	\$0	\$1,247,402	\$1,087,514	55.1%
UNIFIED LIFE INSURANCE COMPANY	0.0%	112	\$923,829	\$923,850	\$0	\$802,232	\$802,209	86.8%
UNIMERICA INSURANCE COMPANY	0.1%	39	\$13,599,538	\$14,388,352	\$0	\$7,991,855	\$7,996,140	55.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	140	\$257,870	\$253,244	\$0	\$89,093	\$42,820	16.9%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	65	\$4,101,966	\$4,163,202	\$61,473	\$2,847,677	\$3,351,390	80.5%
UNION SECURITY INSURANCE COMPANY	0.0%	166	\$75,131	\$75,131	\$0	\$133,814	\$133,814	178.1%
UNITED AMERICAN INSURANCE COMPANY	0.0%	64	\$4,214,074	\$4,218,704	\$0	\$3,380,578	\$3,397,061	80.5%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	194	\$7,279	\$7,382	\$0	\$0	\$306	4.1%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	180	\$16,214	\$16,398	\$0	\$9,625	\$9,640	58.8%
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.3%	26	\$31,026,968	\$31,100,988	\$0	\$17,417,665	\$19,955,349	64.2%
UNITED STATES FIRE INSURANCE COMPANY	0.3%	29	\$24,520,998	\$24,520,998	\$0	\$9,388,516	\$13,675,864	55.8%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	165	\$76,336	\$75,140	\$0	\$704,432	\$273,922	364.5%
UNITEDHEALTHCARE INSURANCE COMPANY	15.4%	2	\$1,481,180,487	\$1,497,433,978	\$0	\$1,188,999,486	\$1,187,966,553	79.3%
UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA	0.0%	223	\$0	\$0	\$0	\$-69	\$-70	154.0%
UNUM INSURANCE COMPANY	0.1%	53	\$5,283,128	\$5,474,305	\$0	\$1,304,947	\$1,435,956	26.2%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.6%	19	\$61,282,657	\$61,806,077	\$0	\$36,700,526	\$26,398,925	42.7%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	196	\$6,200	\$0	\$0	\$0	\$0	0.0%
USAA LIFE INSURANCE COMPANY	0.0%	195	\$6,851	\$6,891	\$0	\$0	\$0	0.0%
USABLE LIFE	0.0%	118	\$648,313	\$643,341	\$0	\$430,771	\$430,771	67.0%
VIGILANT INSURANCE COMPANY	0.0%	214	\$400	\$400	\$-1	\$0	\$-68	-17.0%
VISION BENEFITS OF AMERICA II INC	0.0%	91	\$2,012,287	\$2,012,287	\$0	\$1,471,486	\$1,471,486	73.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VISION SERVICE PLAN INSURANCE COMPANY	1.6%	10	\$155,644,458	\$155,644,458	\$0	\$84,226,329	\$84,523,236	54.3%
WASHINGTON NATIONAL INSURANCE COMPANY	0.0%	108	\$1,063,697	\$1,062,089	\$0	\$673,847	\$349,844	32.9%
WELLPOINT LIFE & HEALTH INSURANCE COMPANY	0.0%	184	\$11,232	\$11,232	\$0	\$0	\$0	0.0%
WILCAC LIFE INSURANCE COMPANY	0.0%	223	\$0	\$0	\$0	\$0	\$18	154.0%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	220	\$68	\$68	\$0	\$0	\$0	0.0%
ZURICH AMERICAN INSURANCE COMPANY	0.1%	52	\$6,030,284	\$5,821,918	\$0	\$3,941,617	\$3,968,799	68.2%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	131	\$398,554	\$0	\$0	\$290,691	\$0	47.4%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$9,616,193,938</b>	<b>\$9,629,306,562</b>	<b>\$439,291</b>	<b>\$7,722,595,083</b>	<b>\$7,792,235,701</b>	<b>80.9%</b>

## TOTAL ACCIDENT & HEALTH

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 EVER LIFE INSURANCE COMPANY	0.0%	135	\$3,273,246	\$3,269,979	\$0	\$2,653,611	\$2,726,315	83.4%
5 STAR LIFE INSURANCE COMPANY	0.0%	252	\$227,203	\$205,084	\$0	\$103,301	\$113,301	55.2%
AAA LIFE INSURANCE COMPANY	0.0%	151	\$1,897,231	\$1,897,813	\$0	\$909,689	\$736,319	38.8%
ABILITY INSURANCE COMPANY	0.0%	153	\$1,792,418	\$1,792,418	\$0	\$-75,729	\$-75,729	-4.2%
ACCENDO INSURANCE COMPANY	0.0%	158	\$1,696,565	\$1,696,452	\$0	\$1,245,663	\$1,260,229	74.3%
ACE AMERICAN INSURANCE COMPANY	0.0%	192	\$1,071,611	\$1,145,834	\$0	\$327,392	\$332,484	29.0%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	171	\$1,397,975	\$1,136,298	\$8	\$370,649	\$611,869	53.8%
ADVANTICA INSURANCE COMPANY	0.0%	108	\$5,150,956	\$5,150,956	\$0	\$3,159,537	\$3,160,537	61.4%
AEGIS SECURITY INSURANCE COMPANY	0.0%	349	\$1,538	\$8,434	\$0	\$4,217	\$4,217	50.0%
AETNA HEALTH AND LIFE INSURANCE COMPANY	0.1%	59	\$19,860,231	\$19,869,221	\$0	\$17,930,813	\$18,021,255	90.7%
AETNA HEALTH INSURANCE COMPANY	0.0%	224	\$473,434	\$472,869	\$0	\$656,673	\$662,588	140.1%
AETNA LIFE INSURANCE COMPANY	3.7%	9	\$547,898,984	\$510,684,301	\$0	\$468,100,210	\$478,217,448	93.6%
ALL SAVERS INSURANCE COMPANY	1.3%	14	\$192,163,061	\$192,163,061	\$0	\$194,010,255	\$172,715,771	89.9%
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.0%	325	\$6,477	\$6,477	\$0	\$0	\$0	0.0%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.0%	112	\$4,829,774	\$5,099,084	\$0	\$0	\$7,601,009	149.1%
AMALGAMATED LIFE INSURANCE COMPANY	0.0%	198	\$912,871	\$879,731	\$0	\$21,983	\$273,060	31.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	354	\$729	\$729	\$0	\$0	\$0	0.0%
AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.0%	331	\$4,661	\$5,885	\$0	\$0	\$-117	-2.0%
AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.0%	342	\$2,495	\$3,208	\$0	\$86	\$108	3.4%
AMERICAN CONTINENTAL INSURANCE COMPANY	0.0%	109	\$4,946,190	\$4,969,586	\$0	\$3,922,696	\$3,894,709	78.4%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	0.6%	19	\$86,554,940	\$87,609,838	\$0	\$37,659,316	\$36,875,977	42.1%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	127	\$3,906,784	\$4,095,304	\$0	\$3,330,964	\$3,675,000	89.7%
AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.0%	188	\$1,141,199	\$1,230,822	\$0	\$189,782	\$94,366	7.7%
AMERICAN FIDELITY ASSURANCE COMPANY	0.1%	63	\$18,739,600	\$18,421,348	\$0	\$7,886,769	\$7,907,032	42.9%
AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMPANY	0.0%	306	\$19,249	\$19,249	\$0	\$924	\$924	4.8%
AMERICAN GENERAL LIFE INSURANCE CO	0.0%	181	\$1,210,757	\$1,243,939	\$0	\$1,023,881	\$818,093	65.8%
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.0%	172	\$1,366,751	\$1,535,093	\$0	\$497,772	\$552,164	36.0%
AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.1%	62	\$18,789,694	\$18,635,838	\$0	\$7,416,579	\$7,462,321	40.0%
AMERICAN HOME ASSURANCE COMPANY	0.0%	348	\$1,650	\$1,647	\$0	\$0	\$0	0.0%
AMERICAN HOME LIFE INSURANCE COMPANY	0.0%	281	\$69,323	\$64,042	\$0	\$48,534	\$48,534	75.8%
AMERICAN INCOME LIFE INSURANCE CO	0.0%	141	\$2,490,984	\$2,491,702	\$0	\$479,694	\$726,113	29.1%
AMERICAN NATIONAL INSURANCE COMPANY	0.0%	186	\$1,144,389	\$1,139,114	\$175,613	\$2,078,514	\$2,755,773	241.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS	0.0%	121	\$4,253,896	\$3,912,314	\$0	\$2,863,306	\$3,293,353	84.2%
AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY OF NEW YORK	0.0%	347	\$1,667	\$0	\$0	\$0	\$0	-403529.9%
AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.0%	162	\$1,626,243	\$1,636,666	\$0	\$896,723	\$897,606	54.8%
AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.0%	137	\$3,201,371	\$3,223,467	\$0	\$2,511,257	\$2,538,136	78.7%
AMERICAN REPUBLIC INSURANCE COMPANY	0.0%	96	\$6,602,379	\$6,548,442	\$0	\$5,934,507	\$5,021,180	76.7%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.0%	161	\$1,638,278	\$1,646,825	\$0	\$1,251,571	\$1,242,529	75.4%
AMERICAN STATES INSURANCE COMPANY	0.0%	359	\$622	\$1,681	\$0	\$1,800	\$-6,542	-389.2%
AMERICAN UNITED LIFE INSURANCE COMPANY	0.0%	133	\$3,370,213	\$3,639,521	\$0	\$2,093,335	\$3,040,661	83.5%
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.0%	143	\$2,432,942	\$2,488,372	\$0	\$2,118,800	\$2,066,803	83.1%
AMERITAS LIFE INSURANCE CORP	0.1%	56	\$20,903,039	\$21,162,601	\$0	\$14,153,605	\$14,547,347	68.7%
AMEX ASSURANCE COMPANY	0.0%	240	\$276,344	\$277,126	\$0	\$21,199	\$42,962	15.5%
AMFIRST INSURANCE COMPANY	0.0%	132	\$3,682,695	\$3,682,695	\$0	\$1,499,719	\$1,566,040	42.5%
ANTHEM INSURANCE COMPANIES INC	1.4%	13	\$203,127,348	\$195,596,120	\$0	\$168,704,577	\$172,627,607	88.3%
ANTHEM LIFE INSURANCE COMPANY	0.0%	119	\$4,307,926	\$4,376,174	\$0	\$1,647,722	\$1,519,526	34.7%
ARCH INSURANCE COMPANY	0.0%	262	\$139,600	\$134,662	\$0	\$6,482	\$-40,842	-30.3%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	326	\$6,370	\$6,370	\$0	\$4,054	\$1,672,644	26,258.1%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	332	\$4,604	\$5,511	\$0	\$0	\$0	0.0%
ASSURED LIFE ASSOCIATION	0.0%	232	\$374,663	\$374,729	\$0	\$239,888	\$209,675	56.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ASSURITY LIFE INSURANCE COMPANY	0.0%	126	\$3,936,234	\$4,110,306	\$0	\$1,748,563	\$1,923,135	46.8%
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.0%	270	\$94,628	\$94,628	\$0	\$43,987	\$43,987	46.5%
ATHENE ANNUITY AND LIFE COMPANY	0.0%	356	\$703	\$749	\$0	\$0	\$0	0.0%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.0%	234	\$318,880	\$329,891	\$0	\$179,303	\$-20,137	-6.1%
AUGUSTAR LIFE ASSURANCE CORPORATION	0.0%	206	\$757,546	\$754,946	\$0	\$419,165	\$415,698	55.1%
AUGUSTAR LIFE INSURANCE COMPANY	0.0%	271	\$90,999	\$91,242	\$0	\$115,984	\$116,757	128.0%
AUTO CLUB LIFE INSURANCE COMPANY	0.0%	305	\$20,294	\$20,689	\$0	\$50,840	\$98,504	476.1%
AUTO OWNERS LIFE INSURANCE COMPANY	0.0%	213	\$612,103	\$616,251	\$0	\$75,381	\$1,271,810	206.4%
AXIS INSURANCE COMPANY	0.0%	190	\$1,109,644	\$1,074,644	\$0	\$193,485	\$248,976	23.2%
BALTIMORE LIFE INSURANCE COMPANY THE	0.0%	345	\$1,840	\$1,840	\$0	\$0	\$0	0.0%
BANKERS FIDELITY ASSURANCE COMPANY	0.0%	288	\$46,882	\$0	\$0	\$0	\$0	43.2%
BANKERS FIDELITY LIFE INSURANCE COMPANY	0.0%	374	\$0	\$561,800	\$0	\$393,442	\$389,018	69.2%
BANKERS LIFE AND CASUALTY COMPANY	0.1%	60	\$19,267,622	\$20,872,309	\$151	\$22,676,291	\$23,909,736	114.6%
BANNER LIFE INSURANCE COMPANY	0.0%	255	\$211,496	\$211,496	\$0	\$0	\$0	0.0%
BCS INSURANCE COMPANY	0.0%	128	\$3,886,074	\$3,891,219	\$0	\$2,962,768	\$2,901,500	74.6%
BEAZLEY INSURANCE COMPANY INC	0.2%	52	\$22,249,293	\$22,249,293	\$0	\$9,209,533	\$9,192,739	41.3%
BENCHMARK INSURANCE COMPANY	0.0%	203	\$777,899	\$777,899	\$0	\$294,961	\$631,360	81.2%
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.1%	57	\$20,424,354	\$20,435,119	\$0	\$12,811,836	\$13,581,357	66.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	125	\$4,008,384	\$4,008,384	\$21,189	\$2,993,917	\$3,704,706	92.4%
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.1%	82	\$8,680,788	\$8,504,792	\$0	\$2,408,988	\$13,695,018	161.0%
BEST LIFE AND HEALTH INSURANCE COMPANY	0.0%	178	\$1,262,748	\$1,254,589	\$0	\$757,937	\$770,983	61.5%
BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	7.3%	4	\$1,080,759,390	\$1,089,115,837	\$0	\$905,181,063	\$895,987,798	82.3%
BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0%	239	\$289,000	\$291,556	\$0	\$127,248	\$132,311	45.4%
BRIGHTHOUSE LIFE INSURANCE COMPANY	0.0%	180	\$1,231,979	\$1,599,501	\$0	\$2,833,577	\$2,686,472	168.0%
CANADA LIFE ASSURANCE COMPANY	0.0%	300	\$24,906	\$24,906	\$0	\$82,522	\$82,522	331.3%
CAPITOL LIFE INSURANCE COMPANY	0.0%	307	\$18,801	\$20,356	\$0	\$22,830	\$23,026	113.1%
CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY	13.7%	2	\$2,024,404,440	\$2,028,847,870	\$0	\$1,684,342,182	\$1,736,621,588	85.6%
CATERPILLAR INSURANCE COMPANY	0.0%	374	\$0	\$0	\$0	\$3,336,629	\$-3,780,838	0.0%
CATHOLIC ORDER OF FORESTERS	0.0%	291	\$43,897	\$43,897	\$0	\$0	\$0	0.0%
CELTIC INSURANCE COMPANY	6.6%	5	\$976,197,265	\$976,196,884	\$0	\$633,088,409	\$691,683,851	70.9%
CENTRAL SECURITY LIFE INSURANCE CO	0.0%	352	\$856	\$856	\$0	\$533	\$533	62.3%
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.0%	214	\$592,809	\$589,331	\$0	\$215,504	\$196,924	33.4%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.0%	223	\$480,411	\$480,496	\$0	\$9,472	\$8,272	1.7%
CENTRE LIFE INSURANCE COMPANY	0.0%	282	\$67,664	\$68,715	\$0	\$16,800	\$3,417	5.0%
CHESAPEAKE LIFE INSURANCE COMPANY THE	0.1%	86	\$8,248,729	\$8,139,569	\$0	\$2,917,993	\$3,071,281	37.7%
CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0%	157	\$1,707,783	\$1,773,467	\$0	\$1,536,145	\$1,479,982	83.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CIGNA HEALTH AND LIFE INSURANCE COMPANY	4.3%	7	\$632,336,187	\$597,625,553	\$0	\$552,917,675	\$564,614,829	94.5%
CIGNA NATIONAL HEALTH INSURANCE COMPANY	0.0%	236	\$314,195	\$183,327	\$0	\$82,735	\$180,793	98.6%
CINCINNATI LIFE INSURANCE COMPANY THE	0.0%	294	\$34,870	\$35,201	\$0	\$68,525	\$236,287	671.3%
CITIZENS SECURITY LIFE INS CO	0.1%	89	\$7,403,970	\$7,365,959	\$0	\$3,842,849	\$3,815,047	51.8%
CLEAR SPRING HEALTH INSURANCE COMPANY	0.0%	114	\$4,576,686	\$4,576,686	\$0	\$5,453,707	\$2,321,615	50.7%
CMFG LIFE INSURANCE COMPANY	0.0%	99	\$6,106,614	\$6,088,955	\$0	\$3,229,043	\$3,310,249	54.4%
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.1%	69	\$14,047,971	\$14,124,139	\$0	\$5,736,254	\$5,482,563	38.8%
COLONIAL PENN LIFE INSURANCE COMPANY	0.1%	84	\$8,421,428	\$8,631,400	\$0	\$6,651,059	\$6,417,433	74.3%
COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0%	333	\$4,224	\$0	\$0	\$0	\$0	0.0%
COMBINED INSURANCE CO OF AMERICA	0.1%	78	\$10,180,018	\$8,549,588	\$0	\$5,811,289	\$4,953,444	57.9%
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	0.0%	343	\$2,448	\$2,448	\$0	\$100	\$0	0.0%
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.0%	370	\$57	\$57	\$0	\$-1,383	\$-1,383	-2,426.3%
COMPANION LIFE INSURANCE COMPANY	0.1%	67	\$15,624,677	\$5,901,927	\$0	\$8,761,611	\$8,656,610	146.7%
COMPBENEFITS INSURANCE COMPANY	0.1%	55	\$21,051,311	\$21,051,311	\$0	\$20,544,198	\$18,875,662	89.7%
CONNECTICUT GENERAL LIFE INS CO	0.0%	285	\$53,651	\$18,729	\$0	\$818,451	\$-44,799	-239.2%
CONTINENTAL AMERICAN INSURANCE COMPANY	0.1%	68	\$14,908,760	\$14,757,048	\$0	\$7,175,422	\$7,059,008	47.8%
CONTINENTAL CASUALTY COMPANY	0.0%	103	\$5,930,209	\$5,994,096	\$0	\$17,838,268	\$21,139,956	352.7%
CONTINENTAL GENERAL INSURANCE COMPANY	0.0%	142	\$2,484,458	\$2,623,749	\$0	\$2,705,613	\$4,962,352	189.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.1%	87	\$8,162,209	\$8,145,441	\$0	\$4,877,117	\$4,188,383	51.4%
COUNTRY LIFE INSURANCE COMPANY	0.0%	193	\$1,068,091	\$1,081,492	\$0	\$461,814	\$0	0.0%
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	2.2%	11	\$321,160,355	\$317,930,504	\$0	\$260,967,341	\$262,717,395	82.6%
COX HEALTH SYSTEMS INSURANCE COMPANY	1.0%	17	\$151,354,340	\$151,354,340	\$0	\$132,431,236	\$132,728,364	87.7%
CROATIAN FRATERNAL UNION OF AMERICA	0.0%	366	\$147	\$179	\$0	\$0	\$0	0.0%
DEARBORN LIFE INSURANCE COMPANY	0.0%	218	\$547,980	\$547,980	\$0	\$646,382	\$646,382	118.0%
DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.0%	362	\$377	\$0	\$0	\$0	\$0	-17.0%
DENTAL CARE PLUS INC	0.0%	228	\$405,785	\$404,634	\$0	\$195,971	\$191,858	47.4%
DENTAQUEST NATIONAL INSURANCE COMPANY, INC.	0.0%	257	\$185,740	\$185,740	\$0	\$103,421	\$102,442	55.2%
DENTEGRA INSURANCE COMPANY	0.0%	116	\$4,461,949	\$4,456,807	\$0	\$2,440,470	\$2,453,660	55.1%
EDUCATORS HEALTH PLANS LIFE ACCIDENT & HEALTH INC	0.0%	247	\$246,722	\$246,722	\$0	\$83,762	\$113,665	46.1%
ELIPS LIFE INSURANCE COMPANY	0.0%	156	\$1,708,675	\$1,700,986	\$0	\$1,725,352	\$1,627,698	95.7%
ELIXIR INSURANCE COMPANY	0.0%	226	\$429,901	\$429,901	\$0	\$362,824	\$431,171	100.3%
EMC NATIONAL LIFE COMPANY	0.0%	328	\$5,978	\$0	\$0	\$0	\$0	26,258.1%
EMPHEYSYS INSURANCE COMPANY	0.1%	64	\$17,088,967	\$17,088,967	\$0	\$14,555,106	\$14,569,824	85.3%
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	0.0%	292	\$43,638	\$43,638	\$0	\$843,033	\$157,144	360.1%
EPIC LIFE INSURANCE COMPANY THE	0.0%	311	\$14,575	\$12,484	\$0	\$1,985	\$3,783	30.3%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	0.0%	265	\$128,687	\$134,028	\$0	\$1,095,574	\$1,095,574	817.4%
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	136	\$3,253,875	\$3,253,875	\$0	\$2,947,081	\$2,947,081	90.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ESSENCE HEALTHCARE PPO INC	0.1%	72	\$12,862,279	\$128,622,790	\$0	\$12,090,059	\$13,779,184	10.7%
EVEREST REINSURANCE COMPANY	0.0%	97	\$6,464,883	\$6,530,774	\$0	\$5,385,248	\$5,318,597	81.4%
EVERLAKE LIFE INSURANCE COMPANY	0.0%	249	\$242,560	\$239,907	\$0	\$479,551	\$205,299	85.6%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.0%	168	\$1,470,835	\$1,470,835	\$0	\$609,482	\$756,459	51.4%
FAMILY BENEFIT LIFE INSURANCE COMPANY	0.0%	351	\$1,078	\$1,078	\$0	\$0	\$0	0.0%
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.1%	74	\$12,127,689	\$12,128,462	\$0	\$3,044,269	\$3,188,158	26.3%
FAMILY LIFE INSURANCE COMPANY	0.0%	276	\$86,111	\$86,609	\$0	\$65,698	\$67,438	77.9%
FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.0%	279	\$79,557	\$79,852	\$0	\$49,200	\$48,200	60.4%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	369	\$120	\$140	\$0	\$0	\$0	0.0%
FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.0%	216	\$575,186	\$583,297	\$0	\$1,621,298	\$1,621,298	278.0%
FEDERAL INSURANCE COMPANY	0.0%	144	\$2,396,094	\$2,364,907	\$0	\$144,449	\$173,104	7.3%
FEDERAL LIFE INSURANCE COMPANY	0.0%	235	\$315,458	\$316,666	\$0	\$49,446	\$62,349	19.7%
FEDERATED LIFE INSURANCE COMPANY	0.0%	170	\$1,432,829	\$1,468,177	\$0	\$409,451	\$2,058,837	140.2%
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.0%	334	\$4,081	\$4,081	\$0	\$0	\$0	0.0%
FIDELITY SECURITY LIFE INSURANCE COMPANY	0.2%	41	\$36,021,502	\$36,030,190	\$0	\$28,284,755	\$28,593,699	79.4%
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	0.0%	167	\$1,479,306	\$1,479,306	\$0	\$0	\$0	0.0%
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.0%	204	\$776,283	\$776,283	\$0	\$569,787	\$438,712	56.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FORETHOUGHT LIFE INSURANCE COMPANY	0.0%	194	\$1,039,347	\$63,694	\$0	\$53,270	\$52,778	82.9%
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.2%	40	\$36,636,599	\$36,605,590	\$0	\$15,650,195	\$15,205,072	41.5%
GARDEN STATE LIFE INSURANCE COMPANY	0.0%	202	\$784,804	\$742,635	\$0	\$254,387	\$536,332	72.2%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.0%	263	\$139,406	\$154,883	\$0	\$263,023	\$-369,387	-238.5%
GENWORTH LIFE INSURANCE COMPANY	0.3%	34	\$44,784,013	\$45,291,652	\$0	\$45,418,412	\$49,338,350	108.9%
GERBER LIFE INSURANCE COMPANY	0.1%	83	\$8,426,439	\$8,464,145	\$0	\$7,346,544	\$7,413,073	87.6%
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	163	\$1,607,317	\$1,665,305	\$0	\$1,121,705	\$1,131,452	67.9%
GOLDEN RULE INSURANCE COMPANY	0.5%	25	\$68,385,547	\$68,656,776	\$0	\$41,522,636	\$39,886,159	58.1%
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	368	\$122	\$122	\$0	\$0	\$4	3.3%
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.0%	251	\$227,297	\$230,947	\$0	\$165,042	\$149,383	64.7%
GPM HEALTH AND LIFE INSURANCE COMPANY	0.0%	233	\$368,896	\$369,082	\$0	\$295,272	\$244,816	66.3%
GRANULAR INSURANCE COMPANY	0.1%	66	\$15,901,217	\$15,901,217	\$0	\$0	\$16,464,594	103.5%
GREAT AMERICAN INSURANCE COMPANY	0.0%	155	\$1,735,130	\$1,942,320	\$0	\$1,281,065	\$734,053	37.8%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.0%	187	\$1,142,812	\$1,264,426	\$0	\$330,205	\$852,277	67.4%
GREAT MIDWEST INSURANCE COMPANY	0.0%	139	\$2,588,160	\$2,588,160	\$0	\$2,655,246	\$1,384,299	53.5%
GREAT NORTHERN INSURANCE COMPANY	0.0%	312	\$14,485	\$13,965	\$-44	\$0	\$-2,502	-17.9%
GREAT SOUTHERN LIFE INSURANCE COMPANY	0.0%	296	\$32,923	\$32,774	\$0	\$31,250	\$31,153	95.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GUARANTEE TRUST LIFE INSURANCE COMPANY	0.1%	73	\$12,390,459	\$12,419,491	\$0	\$6,078,010	\$4,710,946	37.9%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.5%	24	\$70,080,437	\$69,946,309	\$5,895	\$40,342,622	\$30,171,332	43.1%
GULF GUARANTY LIFE INSURANCE COMPANY	0.0%	237	\$307,786	\$307,786	\$0	\$51,007	\$116,033	37.7%
HARTFORD FIRE INSURANCE COMPANY	0.0%	231	\$381,626	\$287,219	\$0	\$0	\$51,723	18.0%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.4%	28	\$61,991,507	\$62,559,452	\$0	\$38,331,302	\$43,180,246	69.0%
HCC LIFE INSURANCE COMPANY	0.5%	21	\$77,883,541	\$77,467,840	\$0	\$46,848,238	\$51,497,816	66.5%
HEALTH CARE SERVICE CORPORATION	0.0%	154	\$1,764,471	\$1,764,471	\$0	\$2,878,612	\$2,877,595	163.1%
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	0.0%	215	\$584,980	\$584,980	\$0	\$542,307	\$548,452	93.8%
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	13.8%	1	\$2,030,628,170	\$2,052,606,712	\$0	\$1,609,228,589	\$1,638,633,812	79.8%
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.0%	140	\$2,498,732	\$2,458,226	\$0	\$901,686	\$1,007,779	41.0%
HM LIFE INSURANCE COMPANY	0.0%	91	\$7,231,145	\$7,231,145	\$0	\$3,840,809	\$3,813,817	52.7%
HORACE MANN LIFE INSURANCE COMPANY	0.0%	313	\$14,226	\$14,283	\$0	\$0	\$93	0.7%
HUMANA INSURANCE COMPANY	4.1%	8	\$598,737,639	\$598,232,098	\$0	\$491,838,387	\$502,802,548	84.0%
HUMANADENTAL INSURANCE COMPANY	0.0%	92	\$7,071,384	\$7,072,064	\$0	\$5,992,175	\$5,975,263	84.5%
IDEALIFE INSURANCE COMPANY	0.0%	330	\$5,402	\$0	\$0	\$740	\$0	407.6%
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0%	189	\$1,114,210	\$1,131,293	\$0	\$890,675	\$1,069,699	94.6%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	212	\$621,288	\$623,464	\$0	\$156,854	\$-112,222	-18.0%
INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.0%	131	\$3,712,695	\$3,802,724	\$0	\$3,101,983	\$2,874,048	75.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
IRONSHORE INDEMNITY INC	0.0%	145	\$2,385,840	\$20,731,460	\$0	\$563,987	\$1,545,323	7.5%
JACKSON NATIONAL LIFE INSURANCE COMPANY	0.0%	241	\$274,168	\$263,919	\$0	\$2,201,798	\$1,785,452	676.5%
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.0%	318	\$11,334	\$11,334	\$0	\$6,802	\$0	0.0%
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.0%	272	\$90,167	\$91,057	\$0	\$563,201	\$950,635	1,044.0%
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.2%	44	\$30,129,980	\$30,381,852	\$0	\$30,843,624	\$35,137,659	115.7%
KAISER PERMANENTE INSURANCE COMPANY	0.0%	217	\$574,183	\$574,183	\$0	\$0	\$0	0.0%
KANSAS CITY LIFE INSURANCE COMPANY	0.0%	90	\$7,236,302	\$7,463,565	\$0	\$5,213,999	\$5,749,406	77.0%
KNIGHTS OF COLUMBUS	0.0%	115	\$4,576,629	\$0	\$0	\$2,117,395	\$0	50.7%
LAFAYETTE LIFE INSURANCE COMPANY THE	0.0%	340	\$2,601	\$2,601	\$0	\$99,925	\$99,435	3,823.0%
LASSO HEALTHCARE INSURANCE COMPANY	0.0%	220	\$511,834	\$511,834	\$0	\$441,587	\$420,890	82.2%
LEADERS LIFE INSURANCE COMPANY	0.0%	335	\$3,843	\$3,510	\$0	\$9,000	\$8,960	255.3%
LIBERTY BANKERS LIFE INSURANCE COMPANY	0.0%	310	\$15,399	\$0	\$0	\$0	\$0	0.0%
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	346	\$1,801	\$1,800	\$0	\$0	\$-7,263,539	-403529.9%
LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.0%	106	\$5,216,322	\$5,835,319	\$0	\$1,702,612	\$2,034,362	34.9%
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.5%	23	\$72,800,992	\$73,095,242	\$0	\$42,107,485	\$43,612,370	59.7%
LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.0%	372	\$40	\$40	\$0	\$0	\$0	0.0%
LIFE OF THE SOUTH INSURANCE COMPANY	0.0%	177	\$1,277,924	\$1,347,505	\$0	\$247,152	\$223,787	16.6%
LIFESECURE INSURANCE COMPANY	0.0%	196	\$938,750	\$937,948	\$0	\$170,685	\$528,941	56.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIFESHIELD NATIONAL INSURANCE CO	0.0%	183	\$1,177,846	\$0	\$0	\$432,847	\$0	124.1%
LINCOLN BENEFIT LIFE COMPANY	0.0%	184	\$1,177,250	\$1,177,250	\$0	\$4,982,832	\$4,982,832	423.3%
LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.0%	297	\$30,317	\$30,317	\$0	\$0	\$0	0.0%
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.0%	269	\$96,078	\$103,628	\$0	\$22,671	\$86,735	83.7%
LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE	0.3%	31	\$49,428,929	\$49,428,127	\$0	\$30,773,008	\$30,625,988	62.0%
LOYAL AMERICAN LIFE INSURANCE COMPANY	0.0%	104	\$5,519,081	\$5,571,447	\$0	\$2,629,987	\$2,697,856	48.4%
LUMICO LIFE INSURANCE COMPANY	0.0%	124	\$4,054,588	\$4,060,670	\$0	\$3,947,775	\$3,935,932	96.9%
MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.0%	248	\$245,327	\$244,225	\$0	\$147,739	\$-88,296	-36.2%
MAGNA INSURANCE COMPANY	0.0%	246	\$260,460	\$260,460	\$0	\$105,133	\$113,583	43.6%
MANHATTAN LIFE INSURANCE COMPANY	0.1%	76	\$10,310,145	\$10,383,685	\$0	\$9,267,265	\$9,145,291	88.1%
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.0%	364	\$303	\$0	\$0	\$0	\$0	0.0%
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY	0.1%	53	\$22,109,577	\$22,142,551	\$0	\$13,991,961	\$14,747,123	66.6%
MANHATTANLIFE OF AMERICA INSURANCE COMPANY	0.0%	353	\$841	\$828	\$0	\$0	\$0	0.0%
MARKEL INSURANCE COMPANY	0.0%	264	\$131,621	\$135,798	\$0	\$19,644	\$81,455	60.0%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.1%	75	\$10,633,645	\$10,822,854	\$518,760	\$9,486,491	\$3,905,917	36.1%
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	0.0%	259	\$166,178	\$179,747	\$0	\$97,067	\$87,314	48.6%
MEDAMERICA INSURANCE COMPANY	0.0%	199	\$896,893	\$949,531	\$0	\$786,180	\$786,188	82.8%
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.0%	94	\$7,041,776	\$7,041,776	\$0	\$8,318,328	\$8,123,462	115.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MEDICA CENTRAL INSURANCE COMPANY	0.2%	50	\$23,480,763	\$23,480,763	\$0	\$20,268,449	\$20,298,809	86.4%
MEDICA INSURANCE COMPANY	0.6%	20	\$82,928,412	\$82,928,412	\$0	\$70,143,169	\$61,047,310	73.6%
MEDICO CORP LIFE INSURANCE COMPANY	0.2%	49	\$23,676,998	\$23,616,915	\$0	\$22,446,602	\$23,718,784	100.4%
MEDICO INSURANCE COMPANY	0.0%	134	\$3,295,276	\$3,262,496	\$0	\$1,280,673	\$1,287,798	39.5%
METROPOLITAN LIFE INSURANCE COMPANY	1.2%	15	\$171,987,257	\$156,372,224	\$0	\$157,221,818	\$178,037,812	113.9%
METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.0%	286	\$48,329	\$51,053	\$0	\$588,578	\$256,816	503.0%
MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	0.0%	278	\$82,764	\$83,020	\$0	\$25,881	\$-12,175	-14.7%
MINNESOTA LIFE INSURANCE COMPANY	0.1%	88	\$7,761,869	\$7,793,465	\$0	\$2,727,575	\$2,142,054	27.5%
MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMPANY	1.9%	12	\$283,997,738	\$283,997,738	\$0	\$294,388,007	\$300,770,795	105.9%
MODERN WOODMEN OF AMERICA	0.0%	374	\$0	\$0	\$0	\$3,600	\$3,600	0.0%
MONY LIFE INSURANCE COMPANY	0.0%	284	\$59,401	\$61,653	\$28,850	\$32,794	\$-33,340	-54.1%
MOUNTAIN LIFE INSURANCE COMPANY	0.0%	283	\$62,676	\$0	\$0	\$7,156	\$0	5.0%
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.0%	290	\$44,037	\$44,037	\$0	\$63,278	\$63,278	143.7%
MUTUAL OF OMAHA INSURANCE COMPANY	0.5%	22	\$75,302,138	\$76,679,676	\$0	\$57,652,572	\$55,583,438	72.5%
NASSAU LIFE AND ANNUITY COMPANY	0.0%	229	\$400,523	\$0	\$40,988	\$1,349,645	\$0	47.4%
NASSAU LIFE INSURANCE COMPANY	0.0%	341	\$2,568	\$0	\$0	\$0	\$0	3,823.0%
NASSAU LIFE INSURANCE COMPANY OF KANSAS	0.0%	289	\$44,965	\$0	\$0	\$143,405	\$0	43.2%
NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.0%	309	\$15,790	\$16,643	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL CASUALTY COMPANY	0.0%	360	\$492	\$513	\$0	\$0	\$0	0.0%
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.0%	164	\$1,502,366	\$1,501,403	\$0	\$245,946	\$67,194	4.5%
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.0%	130	\$3,794,801	\$3,824,680	\$0	\$1,885,743	\$1,830,952	47.9%
NATIONAL HEALTH INSURANCE COMPANY	0.4%	29	\$61,847,721	\$60,150,336	\$0	\$44,798,473	\$43,995,591	73.1%
NATIONAL LIFE INSURANCE COMPANY	0.0%	299	\$25,514	\$45,523	\$0	\$215,002	\$215,002	472.3%
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY	0.0%	174	\$1,312,067	\$1,308,383	\$0	\$644,124	\$648,579	49.6%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	138	\$2,739,639	\$2,943,751	\$0	\$1,289,499	\$1,093,574	37.1%
NATIONWIDE LIFE INSURANCE COMPANY	0.0%	111	\$4,914,387	\$4,934,253	\$0	\$4,277,214	\$4,194,070	85.0%
NATIONWIDE MUTUAL INSURANCE COMPANY	-0.0%	382	\$-71,812	\$131,186	\$0	\$1,595,048	\$993,016	757.0%
NEW ENGLAND LIFE INSURANCE COMPANY	0.0%	293	\$42,288	\$42,302	\$0	\$0	\$0	0.0%
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.0%	314	\$13,270	\$13,400	\$0	\$13,301	\$13,068	97.5%
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	0.0%	165	\$1,488,647	\$1,488,647	\$0	\$1,137,948	\$1,144,873	76.9%
NEW YORK LIFE INSURANCE COMPANY	0.1%	80	\$9,374,056	\$9,297,301	\$371,654	\$4,826,806	\$4,434,357	47.7%
NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.0%	258	\$177,194	\$176,516	\$0	\$114,624	\$113,839	64.5%
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	0.0%	373	\$7	\$7	\$0	\$0	\$0	0.0%
NORTH AMERICAN INSURANCE COMPANY	0.0%	211	\$658,827	\$527,343	\$0	\$505,547	\$317,995	60.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	0.1%	61	\$18,848,598	\$19,507,009	\$0	\$4,612,765	\$10,039,583	51.5%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.2%	42	\$32,702,606	\$32,405,560	\$11,453,436	\$12,866,057	\$21,905,495	67.6%
OLD AMERICAN INSURANCE COMPANY	0.0%	329	\$5,789	\$6,327	\$0	\$26,671	\$25,789	407.6%
OLD REPUBLIC LIFE INSURANCE COMPANY	0.0%	266	\$128,492	\$128,492	\$0	\$21,586	\$120,433	93.7%
OLD SURETY LIFE INSURANCE COMPANY	0.1%	65	\$16,813,352	\$16,831,340	\$0	\$12,418,167	\$12,446,972	74.0%
OLD UNITED LIFE INSURANCE COMPANY	0.0%	374	\$0	\$5,751	\$0	\$0	\$0	0.0%
OMAHA HEALTH INSURANCE COMPANY	0.0%	150	\$1,914,631	\$1,914,631	\$0	\$1,088,619	\$1,143,365	59.7%
OMAHA INSURANCE COMPANY	0.3%	37	\$39,658,182	\$39,906,305	\$0	\$33,735,601	\$30,070,134	75.4%
OMAHA SUPPLEMENTAL INSURANCE COMPANY	0.0%	274	\$88,805	\$88,749	\$0	\$112,192	\$114,135	128.6%
OPTICARE OF UTAH INC	0.0%	301	\$24,231	\$24,231	\$0	\$5,816	\$7,600	31.4%
OSCAR INSURANCE COMPANY	0.2%	47	\$25,941,404	\$25,941,404	\$0	\$16,507,563	\$16,879,770	65.1%
OXFORD LIFE INSURANCE COMPANY	0.0%	222	\$482,929	\$821,775	\$0	\$417,872	\$751,258	91.4%
OZARK NATIONAL LIFE INSURANCE COMPANY	0.0%	295	\$33,923	\$34,926	\$0	\$16,424	\$15,163	43.4%
PAN–AMERICAN LIFE INSURANCE COMPANY	0.1%	79	\$9,987,141	\$10,001,085	\$0	\$6,882,349	\$7,174,988	71.7%
PARTNERRE AMERICA INSURANCE COMPANY	0.0%	129	\$3,812,688	\$3,812,688	\$0	\$1,878,687	\$2,580,811	67.7%
PAUL REVERE LIFE INSURANCE COMPANY	0.0%	179	\$1,232,348	\$1,388,538	\$0	\$2,794,921	\$1,539,508	110.9%
PEKIN LIFE INSURANCE COMPANY	0.0%	169	\$1,445,268	\$1,587,555	\$0	\$1,190,072	\$1,108,051	69.8%
PENN MUTUAL LIFE INSURANCE COMPANY THE	0.0%	302	\$23,631	\$27,407	\$0	\$308,749	\$307,360	1,121.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.0%	117	\$4,418,237	\$4,405,957	\$0	\$2,267,449	\$2,244,657	50.9%
PHYSICIANS LIFE INSURANCE COMPANY	0.0%	176	\$1,293,203	\$1,220,353	\$0	\$1,054,353	\$1,084,337	88.9%
PHYSICIANS MUTUAL INSURANCE COMPANY	0.0%	98	\$6,443,923	\$6,493,893	\$0	\$4,941,864	\$4,655,323	71.7%
PLATEAU INSURANCE COMPANY	0.0%	267	\$118,025	\$109,435	\$0	\$14,995	\$-12,717	-11.6%
PRIMERICA LIFE INSURANCE COMPANY	0.0%	344	\$1,911	\$1,911	\$0	\$0	\$-25	-1.3%
PRINCIPAL LIFE INSURANCE COMPANY	0.4%	30	\$54,320,580	\$53,036,905	\$0	\$29,223,122	\$25,916,261	48.9%
PROFESSIONAL INSURANCE COMPANY	0.0%	277	\$82,905	\$85,665	\$0	\$56,617	\$56,617	66.1%
PROTECTIVE LIFE INSURANCE COMPANY	0.0%	197	\$914,700	\$956,813	\$0	\$413,331	\$627,345	65.6%
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	0.0%	315	\$12,290	\$12,290	\$0	\$2,405	\$2,138	17.4%
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.1%	81	\$9,323,022	\$9,389,601	\$0	\$5,404,454	\$4,364,783	46.5%
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.0%	238	\$296,295	\$300,320	\$0	\$334	\$201	0.1%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.0%	200	\$846,842	\$812,782	\$0	\$279,803	\$163,337	20.1%
QBE INSURANCE CORPORATION	0.1%	54	\$21,359,774	\$21,075,915	\$0	\$12,013,141	\$18,566,950	88.1%
RELIANCE STANDARD LIFE INSURANCE COMPANY	0.1%	58	\$20,099,136	\$20,263,881	\$0	\$12,423,510	\$12,314,043	60.8%
RELIASTAR LIFE INSURANCE COMPANY	0.3%	35	\$44,698,181	\$45,070,616	\$0	\$32,544,063	\$33,399,242	74.1%
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.0%	195	\$1,012,478	\$1,029,425	\$0	\$400,175	\$232,587	22.6%
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	0.0%	110	\$4,940,632	\$4,940,632	\$0	\$2,823,071	\$2,645,970	53.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
RESERVE NATIONAL INSURANCE COMPANY	0.0%	93	\$7,061,027	\$7,090,833	\$0	\$4,722,490	\$4,546,859	64.1%
REVOL ONE INSURANCE COMPANY	0.0%	350	\$1,108	\$1,108	\$0	\$3,374	\$-59	-5.3%
RIVERSOURCE LIFE INSURANCE COMPANY	0.0%	118	\$4,375,925	\$4,857,261	\$0	\$7,206,786	\$7,211,837	148.5%
ROYAL NEIGHBORS OF AMERICA	0.0%	308	\$17,109	\$17,100	\$0	\$4,566	\$4,701	27.5%
S USA LIFE INSURANCE COMPANY INC	0.0%	207	\$725,284	\$686,423	\$0	\$388,539	\$248,894	36.3%
SBLI USA LIFE INSURANCE COMPANY INC	0.0%	208	\$701,677	\$6,563,522	\$0	\$583,010	\$589,179	9.0%
SECURIAN LIFE INSURANCE COMPANY	0.0%	120	\$4,289,250	\$4,338,746	\$0	\$2,265,585	\$3,898,800	89.9%
SECURITY NATIONAL LIFE INSURANCE COMPANY	0.0%	355	\$704	\$740	\$0	\$0	\$0	0.0%
SENTRY INSURANCE COMPANY	0.0%	304	\$21,312	\$-196,883	\$0	\$75,426	\$105,210	-53.4%
SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.0%	367	\$124	\$0	\$0	\$0	\$7,101	0.0%
SHELTER LIFE INSURANCE COMPANY	0.0%	122	\$4,161,926	\$4,157,060	\$0	\$5,174,486	\$5,049,210	121.5%
SHELTERPOINT INSURANCE COMPANY	0.0%	268	\$115,175	\$115,175	\$0	\$45,534	\$56,380	49.0%
SHENANDOAH LIFE INSURANCE COMPANY	0.0%	210	\$673,815	\$799,146	\$0	\$112,582	\$1,193,040	149.3%
SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	4.9%	6	\$722,970,761	\$723,613,631	\$0	\$538,266,291	\$552,646,743	76.4%
SILAC INSURANCE COMPANY	0.0%	107	\$5,195,277	\$5,438,998	\$0	\$7,564,760	\$7,543,250	138.7%
SILVERSCRIPT INSURANCE COMPANY	0.3%	32	\$46,684,675	\$48,795,774	\$0	\$40,896,450	\$35,297,959	72.3%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.1%	85	\$8,376,945	\$9,397,194	\$0	\$3,885,144	\$4,433,397	47.2%
SLOVENE NATIONAL BENEFIT SOCIETY	0.0%	371	\$54	\$54	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STANDARD INSURANCE COMPANY	0.3%	39	\$37,009,439	\$40,479,281	\$0	\$28,688,171	\$32,462,426	80.2%
STANDARD LIFE & CASUALTY INSURANCE COMPANY	0.0%	244	\$269,883	\$270,707	\$0	\$20,179	\$20,430	7.5%
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.0%	182	\$1,201,561	\$1,407,489	\$0	\$747,724	\$1,746,659	124.1%
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	0.0%	322	\$9,099	\$9,127	\$0	\$27,704	\$29,781	326.3%
STARMOUNT LIFE INSURANCE COMPANY	0.0%	147	\$2,166,108	\$2,139,426	\$0	\$2,154,337	\$2,157,448	100.8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.2%	45	\$29,230,987	\$29,468,178	\$235	\$25,074,956	\$28,032,825	95.1%
STATE LIFE INSURANCE COMPANY	0.0%	221	\$503,822	\$512,846	\$0	\$1,435,225	\$2,469,009	481.4%
STATE MUTUAL INSURANCE COMPANY	0.0%	101	\$6,028,504	\$5,976,521	\$0	\$1,422,761	\$1,357,462	22.7%
STERLING INVESTORS LIFE INSURANCE COMPANY	0.0%	243	\$271,276	\$271,276	\$0	\$107,231	\$107,231	39.5%
STERLING LIFE INSURANCE COMPANY	0.0%	159	\$1,696,226	\$1,702,901	\$0	\$1,316,123	\$1,260,197	74.0%
SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.0%	256	\$200,181	\$212,542	\$0	\$337,744	\$337,744	158.9%
SUN LIFE ASSURANCE COMPANY OF CANADA	0.9%	18	\$139,900,238	\$142,768,726	\$0	\$76,941,318	\$76,941,318	53.9%
SURENCY LIFE & HEALTH INSURANCE COMPANY	0.0%	146	\$2,338,217	\$2,388,199	\$0	\$2,020,135	\$2,070,068	86.7%
SURETY LIFE INSURANCE COMPANY	0.0%	175	\$1,293,276	\$1,293,276	\$0	\$0	\$20,000	1.5%
SWBC LIFE INSURANCE COMPANY	0.0%	336	\$3,760	\$3,760	\$0	\$0	\$0	0.0%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.1%	71	\$13,020,782	\$13,107,884	\$0	\$10,079,577	\$1,135,493	8.7%
SYMETRA LIFE INSURANCE COMPANY	0.2%	46	\$28,251,537	\$28,596,034	\$0	\$21,389,363	\$23,551,929	82.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY	0.0%	338	\$3,548	\$3,548	\$0	\$1,111	\$1,111	31.3%
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	0.0%	254	\$221,142	\$227,014	\$0	\$291,908	\$143,131	63.0%
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	0.0%	253	\$224,897	\$233,948	\$0	\$1,102,356	\$140,993	60.3%
THE INDEPENDENT ORDER OF FORESTERS, U.S. BRANCH	0.0%	250	\$234,778	\$234,778	\$0	\$1,781	\$0	0.0%
THE NORTH RIVER INSURANCE COMPANY	0.0%	113	\$4,674,914	\$4,674,914	\$0	\$2,895,095	\$4,286,044	91.7%
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.2%	43	\$32,131,135	\$31,587,380	\$0	\$22,203,858	\$25,584,720	81.0%
THE RELIABLE LIFE INSURANCE COMPANY	0.0%	242	\$271,676	\$270,807	\$0	\$47,045	\$68,177	25.2%
THE TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	0.0%	317	\$11,514	\$13,333	\$0	\$5,387	\$5,731	43.0%
THRIVENT FINANCIAL FOR LUTHERANS	0.1%	77	\$10,201,374	\$10,338,144	\$198,631	\$11,280,234	\$13,519,516	130.8%
TIAA – CREF LIFE INSURANCE COMPANY	0.0%	273	\$89,195	\$89,990	\$0	\$119,851	\$271,102	301.3%
TIER ONE INSURANCE COMPANY	0.0%	173	\$1,315,076	\$0	\$0	\$342,051	\$0	36.0%
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.0%	321	\$10,856	\$10,855	\$0	\$141	\$–363	–3.3%
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.0%	320	\$10,909	\$10,866	\$0	\$1,852	\$1,802	16.6%
TRANSAMERICA LIFE INSURANCE COMPANY	0.4%	26	\$64,406,757	\$65,619,315	\$0	\$62,670,076	\$61,155,955	93.2%
TRAVELERS INDEMNITY COMPANY	0.0%	374	\$0	\$95	\$0	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	374	\$0	\$0	\$0	\$0	\$–12,551	0.0%
TRUASSURE INSURANCE COMPANY	0.0%	225	\$469,255	\$469,255	\$0	\$317,409	\$313,832	66.9%
TRUSTED FRATERNAL LIFE	0.0%	363	\$351	\$393	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRUSTMARK INSURANCE COMPANY	0.0%	191	\$1,108,944	\$1,112,264	\$0	\$275,935	\$255,446	23.0%
TRUSTMARK LIFE INSURANCE COMPANY	0.0%	149	\$1,923,607	\$1,973,799	\$0	\$1,247,402	\$1,087,514	55.1%
UNIFIED LIFE INSURANCE COMPANY	0.0%	166	\$1,487,546	\$1,495,992	\$0	\$1,490,688	\$1,463,408	97.8%
UNIMERICA INSURANCE COMPANY	0.1%	70	\$13,599,538	\$14,388,352	\$0	\$7,991,855	\$7,996,140	55.6%
UNION FIDELITY LIFE INSURANCE COMPANY	0.0%	245	\$269,485	\$264,831	\$0	\$92,803	\$46,855	17.7%
UNION LABOR LIFE INSURANCE COMPANY	0.0%	123	\$4,102,763	\$4,164,012	\$61,473	\$2,847,677	\$3,351,360	80.5%
UNION SECURITY INSURANCE COMPANY	0.0%	185	\$1,159,558	\$1,306,603	\$0	\$4,128,089	\$4,128,089	315.9%
UNITED AMERICAN INSURANCE COMPANY	0.0%	95	\$6,877,938	\$6,885,495	\$0	\$5,907,661	\$5,936,466	86.2%
UNITED CONCORDIA INSURANCE COMPANY	0.0%	160	\$1,675,971	\$1,675,971	\$0	\$1,412,156	\$1,269,556	75.8%
UNITED FIDELITY LIFE INSURANCE COMPANY	0.0%	374	\$0	\$163	\$0	\$0	\$-494	-303.1%
UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.0%	219	\$530,382	\$531,135	\$0	\$271,255	\$269,076	50.7%
UNITED HERITAGE LIFE INSURANCE COMPANY	0.0%	323	\$7,279	\$7,382	\$0	\$0	\$306	4.1%
UNITED HOME LIFE INSURANCE COMPANY	0.0%	357	\$657	\$657	\$0	\$0	\$0	0.0%
UNITED INSURANCE COMPANY OF AMERICA	0.0%	152	\$1,813,908	\$1,813,704	\$0	\$1,443,419	\$1,443,419	79.6%
UNITED LIFE INSURANCE COMPANY	0.0%	316	\$11,516	\$11,516	\$0	\$0	\$0	0.0%
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.0%	201	\$800,524	\$806,440	\$0	\$305,067	\$390,546	48.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED OF OMAHA LIFE INSURANCE COMPANY	0.3%	33	\$46,632,989	\$46,737,016	\$0	\$29,096,128	\$31,270,911	66.9%
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.0%	205	\$764,935	\$777,941	\$0	\$520,064	\$620,695	79.8%
UNITED SECURITY INSURANCE COMPANY	0.0%	324	\$6,827	\$6,735	\$0	\$0	\$-95	-1.4%
UNITED STATES FIRE INSURANCE COMPANY	0.2%	48	\$24,520,998	\$24,520,998	\$0	\$9,388,516	\$13,675,864	55.8%
UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.0%	280	\$76,906	\$75,713	\$0	\$704,432	\$273,921	361.8%
UNITED WORLD LIFE INSURANCE COMPANY	0.0%	274	\$88,805	\$88,749	\$0	\$112,192	\$114,135	128.6%
UNITEDHEALTHCARE INSURANCE COMPANY	10.5%	3	\$1,547,423,699	\$1,562,815,881	\$0	\$1,230,355,187	\$1,229,286,326	78.7%
UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA	0.0%	374	\$0	\$0	\$0	\$-69	\$-70	0.0%
UNITEDHEALTHCARE INSURANCE COMPANY OF THE RIVER VALLEY	-0.0%	383	\$-1,993,801	\$-519,665	\$0	\$55,148,323	\$-11,993,907	2,308.0%
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.0%	365	\$180	\$0	\$0	\$8,496	\$0	0.0%
UNUM INSURANCE COMPANY	0.0%	105	\$5,283,128	\$5,474,305	\$0	\$1,304,947	\$1,435,956	26.2%
UNUM LIFE INSURANCE COMPANY OF AMERICA	0.4%	27	\$63,512,519	\$64,393,345	\$0	\$45,205,202	\$35,086,390	54.5%
US ALLIANCE LIFE AND SECURITY COMPANY	0.0%	327	\$6,200	\$0	\$0	\$0	\$0	26,258.1%
USAA LIFE INSURANCE COMPANY	0.0%	102	\$5,948,796	\$5,949,499	\$0	\$4,659,468	\$4,679,382	78.7%
USABLE LIFE	0.0%	209	\$701,388	\$696,416	\$0	\$454,633	\$454,633	65.3%
VENERABLE INSURANCE AND ANNUITY COMPANY	0.0%	337	\$3,757	\$3,757	\$0	\$0	\$0	0.0%
VIGILANT INSURANCE COMPANY	0.0%	361	\$400	\$400	\$-1	\$0	\$-68	-17.0%
VISION BENEFITS OF AMERICA II INC	0.0%	148	\$2,012,287	\$2,012,287	\$0	\$1,471,486	\$1,471,486	73.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VISION SERVICE PLAN INSURANCE COMPANY	1.1%	16	\$157,961,985	\$157,961,985	\$0	\$85,261,801	\$85,562,358	54.2%
WASHINGTON NATIONAL INSURANCE COMPANY	0.2%	51	\$22,824,980	\$22,929,615	\$0	\$13,624,108	\$12,387,323	54.0%
WELLCARE HEALTH INSURANCE OF ARIZONA INC	3.4%	10	\$503,690,077	\$503,690,077	\$0	\$453,136,344	\$456,895,006	90.7%
WELLCARE OF MISSOURI HEALTH INSURANCE COMPANY INC	0.3%	38	\$37,908,593	\$35,520,880	\$0	\$27,039,583	\$28,070,125	79.0%
WELLCARE PRESCRIPTION INSURANCE INC	0.3%	36	\$43,987,909	\$44,134,757	\$0	\$33,242,268	\$33,753,322	76.5%
WELLPOINT LIFE & HEALTH INSURANCE COMPANY	0.0%	319	\$11,232	\$11,232	\$0	\$0	\$0	0.0%
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.0%	227	\$416,952	\$416,944	\$0	\$178,737	\$185,893	44.6%
WESTERN CATHOLIC UNION	0.0%	260	\$149,661	\$148,928	\$0	\$106,126	\$105,612	70.9%
WESTERN UNITED LIFE ASSURANCE COMPANY	0.0%	303	\$22,982	\$27,569	\$0	\$21,567	\$21,542	78.1%
WESTPORT INSURANCE CORPORATION	0.0%	298	\$25,770	\$29,110	\$0	\$152,090	\$-15,857	-54.5%
WILCAC LIFE INSURANCE COMPANY	0.0%	261	\$144,281	\$145,684	\$0	\$54,492	\$95,910	65.8%
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.0%	339	\$2,968	\$2,494	\$0	\$0	\$0	0.0%
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.0%	287	\$47,735	\$46,971	\$2,866	\$20,200	\$20,274	43.2%
WYSH LIFE AND HEALTH INSURANCE COMPANY	0.0%	358	\$644	\$644	\$0	\$0	\$0	0.0%
ZURICH AMERICAN INSURANCE COMPANY	0.0%	100	\$6,030,284	\$5,821,918	\$0	\$3,941,617	\$3,968,799	68.2%
ZURICH AMERICAN LIFE INSURANCE COMPANY	0.0%	230	\$398,554	\$0	\$0	\$290,691	\$0	47.4%
<b>TOTAL</b>	<b>100.0%</b>		<b>\$14,762,434,040</b>	<b>\$14,854,571,514</b>	<b>\$12,879,704</b>	<b>\$11,701,626,251</b>	<b>\$11,852,877,839</b>	<b>79.8%</b>



UPDATED: 10/24



**DCI**

Missouri Department of Commerce & Insurance